

Understanding the Perceived Causes of Poverty and Quality of Life: A Study of Rourkela City

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Humanities and Social Sciences

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under the supervision of

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Jalandhar Pradhan

Dedication

**DEDICATED TO MY FATHER LAXMIKANTA NAYAK,
MOTHER KRUTANJALI NAYAK,
HUSBAND, DR. RAMAKRISHNA BISWAL
and
MY SON NISHKARSH**

Signature

Acknowledgment

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Abstract

Poverty is a global issue and remains a subject of much concern to observers and researchers alike. More importantly, how people perceive the causes of poverty in the context of culture and value system in which they live, have a great impact on poverty and Quality of Life (QoL). Very often poverty is comprehended from an outsider position with income measures being the common method of appraisal, and less so from an insider position. In this context, it is important to understand the perception of the cause of poverty and QoL especially among poorer section of population. The aims of the study are six-fold: first, to provide an insight into whether poverty is viewed in structural, individualistic and fatalistic dimensions, or a combination of all three; second, to explore the difference between the perceptions of the causes of poverty between the poor and the non-poor; third, to assess the difference in the QoL between the poor and the non-poor; fourth, to understand how various socio-economic and demographic variables influence perceptions of the causes of poverty and QoL; fifth, to examine how the perception of the causes of poverty influences the QoL and the correlation between them; and finally, to make an assessment of the perception of poor and non-poor towards income, children and family.

A cross-sectional survey using multi-stage random sampling procedure was conducted among the poor and non-poor of Rourkela aged between 18 and 60 years. The targeted sample size was 700 (Poor=500; Non poor=200). Feagin's (1972) perception's scale of poverty was used to measure the perceived cause of poverty. The QoL of the respondents was measured through WHOQOL-BREF. Different statistical tools such as Principal Component Analysis (PCA), correlation and regression have been used to address above objectives. Besides, above quantitative techniques, qualitative information was also inferred to address few of the objectives. The present study constructed nine factors of perception of the causes of poverty through PCA, which confirmed the three broad theoretical explanation of the perception of the causes of poverty; Individualistic, Structural and Fatalistic perspectives. It was found that the poor perceive bad fate, bad luck or misfortunes as the cause of poverty, whereas, the non-poor perceive poverty is due to lack of ability, mismanagement of the available resources or the wastage of money. Through WHOQOL-BREF, the Overall QoL, the Overall health, and the QoL in other four domains (physical, psychological, social relationship and environment) were assessed. Results suggest that the poor are well at Environmental QoL as compared to the non-poor. The Fatalistic factor of the cause of poverty influences the QoL the most. The study reveals that from among all

the dimensions of QoL, the Physical and the Psychological domain of QoL are highly correlated. From among the nine factors of the causes of poverty, the Wrong policies and the Governance problem were positively correlated with each other. While analysing the relationship between the QoL and the perception of the causes of poverty, it was found that the Psychological QoL and the Fatalistic factor were positively correlated.

In sum, the present study is extremely relevant in many ways and makes a unique contribution towards assessing the causes of poverty, beyond income, consumption or expenditure, where the people have the scope to present their view regarding the causes of poverty. The study in itself is unique, as for the very first time a comparative study is made between the poor and non-poor assessing their perception towards the causes of poverty and QoL.

Keywords: Perception; Poverty; Causes of Poverty; Quality of Life; Poor; Non-poor.

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Chapter 1

Introduction

1.1 Introduction

Poverty is a global issue and remains a subject of much concern to observers and researchers alike. Poverty and Quality of Life have got tight links. In lay man's view the word poor is synonymous to poor quality of life and a rich means a good quality of life. But, is this always true in general? Is money the real measure to poverty and Quality of Life? If so, then why despite spontaneous economic growth and achievement, a part of population from the higher-income developing world still finds a part significantly behind in Quality of Life? (World Bank 2004) In this context we need to know a lot about poverty and Quality of Life. Basically, how the causes of poverty are perceived by people and their position in life in the context of culture and value system in which they live, have a great impact on poverty and Quality of Life.

But, very often poverty is comprehended from an outsider position with income measures being the common method of appraisal, and generally less so from an insider position. As Chambers' 1997 book title asks "Whose reality counts?" it is to be sure the truth of the poor that matters. Kadigi et al, (2007) likewise take note of that "poor people are ostensibly in a superior position to clarify the idea of poverty and being poor since they feel or experience it in their day by day lives". This research follows these schools of thought and therefore examines the realities of poverty, through the 'eyes' or perceptions of those who experience it, that is, the 'poor'.

Indeed, the absence of an all-around acknowledged meaning of poverty has led to universally accepted notion that poverty is a multidimensional marvel. This multidimensional nature of poverty consequently infers that there are different courses through which poor people can be recognized. Distinguishing the poor can comprehensively be divided into objective and subjective approaches (Ohio-Ehimiaghe, 2012). The previous uses remotely set principles of quantifiable pointers, for example, salary/income and fundamental needs, whilst the last depends on individuals' perceptions of what poverty means, and regardless of whether they see themselves as poor. There is generous exploration on the "objective" components of poverty, however generally less on the 'subjective'. Nonetheless, there is developing enthusiasm for a subjective way to deal with poverty which

is able to bring to light the personal dimensions that are usually hidden behind aggregate statistics.

The cardinal aspect of this thesis is an analysis of poverty based on the perceptions of people who are considered as poor based on external assessments of poverty such as housing structures and living conditions. This approach to poverty is a 'subjective' one, where poverty is defined on the basis of people's perceptions (Santini, 2010). This is in contrast to the dominant 'objective approach' where monetary measures, most prominently income and food are utilized to distinguish poor people. Local definitions of poverty as externally perceived are the starting point in this research. Perceptions of own-poverty status, regardless of whether individuals living in poor groups view themselves as poor, are gathered through overview techniques. There has been some endeavor to gauge poverty regarding subjectively saw welfare (Kingdon and Knight, 2003). However, the literature on this has largely looked at the role of material indicators in influencing perceptions, and most of the findings suggest that income do not have much power to explain perceived welfare (Easterlin, 1995; Ravallion and Lokshin, 2001; Copestake et al, 2009).

As a whole, the thesis is interested in the perceived causes of poverty held by people who are externally classified as poor, as well as their perceptions of their own-poverty; do they perceive themselves as poor or not, and why and their Quality of Life. This constitutes a subjective approach to poverty as people themselves are allowed to define why poor are poor. Related to the idea that how people perceive the causes of poverty differ from person to person (Brock, 1999 & Ayoola et al., 2001), for further interest to the research the difference in the perception of the causes poverty between poor and non-poor is recorded. Another major area of focus in the present research is evaluating the Quality of Life of the people; both poor and non-poor.

1.2 Why Focus on Perceptions of the Causes of Poverty?

Poverty research goes back similarly as late 1800s. Poverty is a complex phenomenon impacted by an expansive number of components which can be examined from a wide range of points of view. Till the word poverty is not extinct from the planet, there would be endeavors to clarify it (Harper, 2001). Poverty has got tight links with income crisis. The fundamental reason is that one is said to be poor, if he does not have the earning or the other financial assets expected to keep up a decent quality of life. The valuation of poverty can be segregated into three classifications - construction of poverty profile (who the poor are), reasons for poverty (why individuals are poor) and poverty alleviation strategies (what to do about poverty). Absolutely financial methodologies have neglected to precisely catch the level of poverty experienced. Given the various courses in which poverty is comprehended, with some concentrating on the physical or the material angles (Citro and Michael, 1995; Smeeding, 1977 and others concentrating on the result or the

standard of living perspectives (Nolan and Whelan, 1996), and some see it imperative to join the two viewpoints. Citro and Michael (1995) see, for instance, that poverty ‘relates to individuals’ absence of monetary assets (e.g., cash or close cash income) for utilization of financial products and administrations (e.g., nourishment, lodging, attire, transportation)’. Despite the fact that this definition lays on the idea of monetary assets required for utilization, this doesn’t completely determine the sort and size of utilization. Turning out from the money metric estimation of poverty, Sen proposed the capability approach which contemplated those assets, for example, income, education and literacy don’t exhibit what a man will have the capacity to do with these assets. What Sen (1999) contends is that “we have to set up whether individuals can utilize the assets available to them for the advantage of their own prosperity”. Sen (1999) stresses that “a person’s quality of life or overall well-being relies upon how competent or incompetent he or she is of accomplishing objectives, or of achieving the things he or she values”. Sen recognized five diverse sorts of significant things (substantive freedoms), namely: political freedoms, economic facilities, social opportunities, transparency guarantees and protective security. In spite of the fact that the capability approach has veritably altered the way individuals consider poverty, but it still lacks appropriate measurement schemes for practical application. A portion of it is because of an intricacy of distinguishing the components of ability and functionings such that they would be valuable to survey one’s freedom and quality of life. As Qizilbash (2003) and Qizilbash and Clark (2005) contend, for instance, one’s relative position might be essential notwithstanding when ability hardship is considered since its estimation needs to depend on recognizable indicators that have a tendency to shift crosswise over societies and over time. Sen’s (1992, 1993, and 1999) contention for some absolute criteria needs additionally to fuse some relative component keeping in mind the end goal to precisely survey poverty status. Moving from Sen’s capability approach, another idea of poverty is social exclusion approach. While the economic wellbeing and capability approaches view poverty from the material and internal personal satisfaction stances, the social exclusion approach identifies with the social personal satisfaction. Social exclusion is “the processes through which individuals or groups are wholly or partially excluded from full participation in society in which they live” (Haan and Maxwell, 1998). Chakravarty et al. (2006) recognized three sorts of social exclusion, in particular the absence of cooperation in social organizations, the forswearing or non-acknowledgment of privileges of citizenship, lastly the expansion in separation among populace bunches. Du Toit (2004) in this manner upheld the methodology and contended that “social exclusion reverberates with different methodologies that amplified the investigation of poverty beyond money-metric measures”. Be that as it may, this social exclusion as a methodology makes quantitative investigation of poverty all the more difficult in light of the fact that the issue now of discovering fitting markers and measuring the degrees of social exclusion. In light of the absence of definitional specificity and in addition the subjective way of the issue, a ‘scientifically’ legitimate indicators essentially sensitive to

time, context, salient dimensions, processes, and domains of social relations is yet to be developed (Silver and Miller, 2003; Vleminckx and Berghman, 2001). Toye and Infanti (2004), for instance, treat social exclusion as an idea that installs poverty and propose that endeavor to gauge social exclusion should incorporate an extensive rundown of markers covering such an assortment of perspectives as cultural, monetary, functional, participatory, physical, political, social, and structural factors. Truth be told there exists no consistency in its application. Some take a gander at it as a cause, others as a result, but then others as an interceding or procedural variable that clarifies some different results of interest. Notwithstanding for those imagining social incorporation as a result, then again, it didn't give the same importance as they operationalized utilizing diverse indicators. Therefore, social exclusion should be operationalized as a multi-dimensional construct concentrating on a large group of components focusing on the procedural and result parts of one's association with society.

In addition, series of studies have proposed that poverty is not just an economic issue yet rather an intricate social issue with different appearances (Ravallion, 1996; Sen, 2000; Sengupta, 2005 and Wagle, 2002). Ravallion (1996) contended, for instance, endeavors to precisely capture poverty should incorporate both economic (money-metric) and non-monetary pointers. Hence, multidimensional methodologies are seen not just as a conceivably applicable conceptual and methodological advance yet basically, a mantra reshaping further improvements in poverty estimation. Deutsch and Silber (2005) provide a comparative analysis of the application of different multidimensional approaches using housing condition and ownership of durable goods. Bourguignon and Chakravarty (2003) give some application to their basically aphoristic work on multidimensional methodology utilizing income and education as the measurements of poverty. Moisio (2004) utilizes a comparable inert class way to deal with research multidimensional poverty applying relative income poverty, subjective poverty, and housing deprivation measures. Hence, analysts endeavored to expand the idea of poverty by utilizing techniques which were a great deal more individuals focused and participatory in nature.

Understandings and explanations of poverty will in like manner vary from nation to nation and individual to individual. Therefore, diverse clarifications exist with reference to what causes poverty. These distinctions are to be inspected if we feel serious about eradicating poverty. Wilson (1996) contended that individuals have diverse discernments for various sorts of poverty. The phenomena of poverty can be explained from different perspectives, often alluding to the system-blame, the culture of poverty and actor-observer shift position (Wollie, 2009). The system-blame hypothesis argues that the framework works in a way that the poor can't enhance their levels and clarifies poverty as the result of the disappointment of the framework itself. The culture of poverty perceives that the confinement of poor to a sort of society that is denied of all incitement and information and stay unremitting in their destitution status, as a result of their failure to isolate themselves

from their particular state. If we attempt to explain poverty from the actor-observer point of view, then a refinement can be made between the inner and outer discernments. Here, the onlookers lays the fault on inner elements (i.e., exertion and capacity of poor people), while performers are specifically included (i.e., poor individuals), and see the reasons for poverty to outer components. (Smith and Stone 1989; Halman & Van Oorschot, 1999; Shek, 2002,2004; Nasser et al., 2005; Davids, 2010, 2013 and Ige, 2012.). In such manner; we have to know more about poverty, the variables that drive it and those that maintain it. In particular, how individuals see and experience poverty will create a collection of learning that would empower governments and poverty easing organizations to better focus on their intercessions and comprehend the shame connected with poverty. Understanding poor people's perception about the cause of poverty can break the endless loop of poverty (Shek, 2004). Halman et al. (1999) observed that contemplating individuals' view of the reasons for poverty help analysts comprehend the effect it could have on welfare and poverty help programs. Campbell et al. (2001) agreed that subjective and psychological theories of poverty are critical for social policy formulation, particularly for the developing world. May and Norton (1997) demonstrated that individuals' comprehension of their lived encounters of poverty is a fundamental component to detailing approach which will help the poor to enhance the quality of their lives and security of their vocations.

Thus, the current study aims to explore the perceived causal factors for poverty; and to examine the relative importance of the perceived causes of poverty. Besides, this research may help us develop an attribution model in developing country like India vis-vis data on attributions for poverty in other countries. To contextualize, this chapter arguments are put forward as to why one should study perceptions of the causes of poverty.

However, the literature shows that the scope of research conceptualizing, defining and measuring poverty is far more than that of research that determines and explains perceptions of the causes of poverty (Halman, 1999).

1.3 Perspectives: Perceptions of the Causes of Poverty

Joe Feagin is considered as one of the pioneers of research exploring the causes of poverty based on perception . Feagin was instrumental in the developing a scale that can measure the perception of people towards the causes of poverty (Davids, 2010). This scale is popularly known as the Feagin Poverty Scale and consisted originally of 11 items that were subdivided into three categories. Research on the perceived causes of poverty hint that poverty can be perceived along three perspectives: individualistic, structural and fatalistic, (Hunt, 2004, Shek, 2002 & 2004, Davids, 2010).

1.3.1 Individualistic perceptions of the causes of poverty

The first perspective is often described as individualistic since it concentrates on individual failings or inadequacies or some likeness thereof. Scholars from these viewpoints consider destitution to be a sort of pathology, in which the poor are rebuked for their own particular circumstances (Applebaum et al., 2006 and Davids, 2013). On the other hand the individuals who neglect to exploit the conceivable outcomes and area up in destitution are themselves to fault. As it were, wealth and poverty regarding individualistic clarification structure lays solidly on the shoulders of the individual and not the general public or some other powers (Smith et al., 1989 and Davids, 2010).

We discover two different clarifications in this class: the culture of poverty and the underclass. The culture of poverty hypothesis rule out that numerous needy individuals get acclimated to their denied circumstance and after that build up a lifestyle that keeps them poor. As per this clarification, the poor show sentiments of minimalness, powerlessness, reliance and mediocrity (Davids, 2013). The second obsessive clarification is in the thought of the underclass, which is conceptualize as a small group of people living in poverty with an unmistakable arrangement of qualities and conduct, and a solid penchant for wrongdoing and other against social conduct (Hunt, 1996, & Davids, 2010 and 2013).

The researcher therefore, not surprised that statements such as lack of ability, lack of skill, laziness, or loose morals are closely associated with the individualistic perceptions of the causes of poverty. This theoretical perspective represents the typical view that rich people are hardworking and possess more drive to get ahead in life. Further people achieve their greatest personal efficacy and productivity if their personal orientation is aligned with the social system. The personal orientation rather than the cultural orientation matters most in explaining one's drive for success. Thus, this perspective of the causes of poverty predicts that poverty stems from the factors such as people are poor because they are lazy or dependent on welfare (Wright, 1993 & Davids, 2010).

1.3.2 Structural perceptions of the causes of poverty

This perspective explains a person's poverty is regarded as a direct result of outside or environmental factors such as the availability of employment and education. In most cases the individual is unable to manipulate these factors; as a result it has direct bearing on his poverty status. It is the unequal conditions within the society that create poverty, rather than the intellectual and cultural deficits of the poor. In this category, the poor are not to be blamed for their circumstances, as external factors have placed them unfavorably in social structures, in a position often characterized by a lack of access to opportunities (Shek, 2004 & Davids, 2010). Within the structural framework, distinctions are made between social injustice (lack of social opportunities) and economic injustice (exploitation as a consequence of capitalism, where poor people are exploited by the rich) (Hunt, 1996 & Davids, 2010).

1.3.3 Fatalistic perceptions of the causes of poverty

The third perspective recognized that poverty is often contributed to ill health or social or economic consequences (Bullock & Waugh, 2005 & Davids, 2010). Some scholars refer to these causes as accidental causes, while others refer to it as fatalistic factors such as bad luck or misfortune (Shek, 2004, Davids, 2010 & Nasser, et al., 2005). The fatalistic perspective views poverty as the result of some unforeseen circumstances normally beyond the individual's control (Bullock, et al.2005).

Begue and Bastounis (2003) have indicated that fatalistic perceptions are more frequently used to interpret how individuals perceive themselves when faced with situations of injustices and victimization. These instances individual argue that the unfair discrimination or injustice towards them is due to bad luck or mistake.

1.3.4 Psychological explanations of the causes of poverty

Weiss and Gal (2007) reasoned that apart from individualistic, structural and fatalistic perceptions one can also distinguish psychological perceptions of the causes of poverty. Psychological perceptions focuses on the issues such as emotional and attitudinal problems. Thus, the causes of poverty in the case of psychological explanation are very often attributed to an individual's personal attitude and emotional state of mind.

In brief, the first category assesses whether people perceive individualistic factor as the cause of poverty and include the statements like "inability to manage money" or "laziness". The second category assess whether people perceive the causes of poverty as a result of bad luck or fate and employs question items such as "bad fate" or "born inferior". The third category measures whether the cause of poverty perceived by people is the result of some structural factors and include question items such as "exploitation by the rich" or "the government corruption". Respondents are normally asked to rate these statements along the five point Likert Scale starting from "strongly disagree" to "strongly agree."

1.4 Quality of Life

What is Quality of Life? Could Quality of Life be measured? In fact, numerous components go into the mathematical statement and these are not restricted to simply material or money related perspectives. The idea of Quality of life is much more extensive and it likewise considers the working condition, the living condition, the level of social incorporation, wellbeing and education, whether people are particularly fragile economically or physically, etc. thus it is widely acknowledged that "Quality of Life" (QOL) is an uncertain idea, which is hard to characterize (Arnold,1991; Ball, 2000; Bowling, 1997; Bury and Holme, 1993; Byrne and Macleean, 1997; Frytak, 2000; Gill. 1994; Guse and Masesar, 1999 and McDowell and Newell, 1996). Whilst there are plenty of definitions in presence, there

is no uniform definition. Everybody trusts that they comprehend what the term QOL implies; while truly its significance contrasts from individual to individual (McDowell and Newell, 1996). The expansive scope of instruments that backs the measure to QOL, tends to fall in three general classifications; those which concentrates on target files, for example, monetary circumstances, lodging, living condition and practical status; those which focuses on objective indices, such as economic circumstances, housing, living condition and functional status; those which measure purely subjective aspects such as morale, happiness, and life satisfaction; and those which contain both objective and subjective components such as health related quality of life (HRQL) (Arnold, 1991 and McDowell & Newell, 1996).

Thus, due to the absence of both cohesive definition and the subjective nature of the concept, the choices of QOL measures tend to reflect the conceptual biases (Arnold, 1991 and McDowell & Newell, 1996). This divergence has brought about the improvement of some scales that indicate to quantify “Quality of Life”. Frytak, 2000, supported creating thorough, instead of slender evaluations, recommending that the “highest quality level for HRQL measures ought to at any rate incorporate physical, psychological and social wellbeing and worldwide impression of health and well-being.” He included that subjective perception and expectations are critical parts of health status and ought to in this way be caught by QOL measures. McDowell and Newell, 1996 made a similar suggestion. Indeed, a standout amongst the most exhaustive and comprehensive definition created lately is from World Health Organization Quality of Life (WHOQOL) (WHOQOL Group, 1993). WHO defines QOL as an individual’s perceptions of his/her position in life in the cultural context and value systems in which they live and to their goals, expectations, standards, and concerns”. It is an incorporating in a complex way the persons’ physical health, psychological state, social relationships, the level of independence, personal beliefs and their relationships to salient features of the environment. Since the WHOQOL centers upon respondents’ “apparent” quality of life, it is not anticipated that would give a method for measuring neither in any objective and itemized style conditions, diseases nor disability but rather effects of disease perceived and health interventions on the individual’s quality of life. The WHOQOL along these lines is an evaluation of a multi-dimensional idea consolidating the individual’s perception of health status, psychosocial status and other aspects of life.

The present study has undertaken WHOQOL-BREF as an instrument to evaluate the QOL of the respondents. The WHOQOL-BREF produces four domain scores having two items examined separately: first, about the overall quality of life and second, about overall health. Higher domain scores denote higher quality of life. The mean score of items within each domain is used to calculate the domain score. Each WHOQOL domain is a description of behavior, a capacity or potential, a state of being, or a subjective perception or experience. For example, pain is a subjective perception or experience; fatigue may be defined as a state; mobility may be defined either as a capacity (ability to move around) or as a behavior (actual walking). WHOQOL assessment also provides the definition of each of the domains of QOL.

1.4.1 Overall Quality Of Life and Health

These questions examine the ways in which a person assesses his/her overall quality of life, health and well-being.

1.4.2 Domain I - Physical Domain

Pain and discomfort

This feature investigates upsetting physical sensations experienced by a man and, the degree to which these sensations are troubling and meddle with life. Questions inside the aspect incorporate the control the individual has over the agony and the straightforwardness with which help from torment can be accomplished. The suspicion is made that the less demanding the alleviation from torment, the less the apprehension of agony and its subsequent impact on personal satisfaction. So also changes in levels of agony might be more upsetting than torment itself. Notwithstanding when a man is not really in torment, either through taking medications or in light of the fact that the agony is by its exceptionally nature on and off (e.g. headache), his/her personal satisfaction might be influenced by the steady risk of torment. It is recognized that individuals react to torment in an unexpected way, and contrasting resistance and acknowledgment of agony is prone to influence its effect on personal satisfaction. Upsetting physical sensations, for example, firmness, hurts, long haul or fleeting torment, or tingles are incorporated. Torment is judged to be available if a man reports it to be along these lines, regardless of the fact that there is no medicinal motivation to represent it.

Energy and fatigue

This aspect investigates the vitality, eagerness and continuance that a man has with a specific end goal to perform the essential assignments of every day living, and also other picked exercises, for example, amusement. This may stretch out from reports of incapacitating tiredness to satisfactory levels of vitality, to feeling truly invigorated. Tiredness may come about because of any of various causes, for instance ailment, issues, for example, discouragement, or overexertion. The effect of weariness on social connections, the expanded reliance on others because of endless weakness and the explanation behind any exhaustion are past the extent of addressing, in spite of the fact that they are understood to the inquiries in this feature and aspects concerned particularly with every day exercises and interpersonal connections.

Sleep and rest

This feature concerns the amount of rest and rest, and issues around there, influence the individual's personal satisfaction. Rest issues may incorporate trouble going to rest,

awakening amid the night, awakening at a young hour in the morning and being not able to do a reversal to rest and absence of refreshment from rest. The feature's attention is on whether rest is exasperated or not; this can be for any reason, both to do with the individual and to do with the earth. The inquiries in this feature don't ask into particular parts of rest, for example, awakening at a young hour in the morning or regardless of whether a man takes dozing pills. The topic of whether a man is reliant on substances (e.g. resting pills) to help him/her rest is secured in a different aspect.

Mobility

This feature looks at the individual's perspective of his/her capacity to get starting with one place then onto the next, to move around the home, move around the work put, or to and from transportation administrations. The emphasis is on the individual's general capacity to go wherever he/she needs to abandon the assistance of others paying little mind to the methods used to do as such. The presumption is made that wherever a man is reliant to a huge degree for his/her portability on someone else this is prone to influence personal satisfaction unfavorably. Likewise, addresses address individuals with portability challenges paying little mind to whether changes in their versatility were sudden or more progressive, despite the fact that it is recognized this is liable to influence the effect on personal satisfaction essentially. A man's hindrance does not as a matter of course influence his/her versatility. So for instance somebody utilizing a wheelchair or strolling edge may have tasteful portability in an enough adjusted home or working environment. Nor does this feature incorporate transportation administrations (e.g. auto, transport) as this is secured in a different aspect (Transport).

Activities of Daily Living

The feature investigates a man's capacity to perform common day by day living exercises. This incorporates self-care and tending to property. The attention is on a man's capacity to complete exercises, which he/she is liable to need to perform on an everyday premise. The extent to which individuals are subject to others to help them in their day by day exercises is additionally liable to influence their personal satisfaction. The inquiries do exclude parts of every day living which are secured in different zones; in particular, particular exercises influenced by weakness, rest aggravations, gloom, tension, portability, etc. Questions slight whether a man has a home or a family.

Dependence on medication or treatments

This feature analyzes a man's reliance taking drugs or option meds, (for example, needle therapy and natural cures) for supporting his/her physical and mental prosperity. Meds may at times influence a man's personal satisfaction negatively (e.g. reactions of chemotherapy)

whilst in different cases it might upgrade the individual's personal satisfaction (e.g. malignancy patients utilizing torment executioners). This feature incorporates medicinal intercessions that are not pharmacological, but rather on which the individual is still reliant, for instance a pacemaker, simulated appendage or colostomy sack. The inquiries do exclude definite enquiry into the kind of drug.

Working capacity

This feature looks at a man's utilization of his or her vitality for work. "Work" is characterized as any real movement in which the individual is locked in. Real exercises may incorporate paid work, unpaid work, intentional group work, 40 hours per week study, consideration of kids and family obligations. Since such inquiries allude to these conceivable sorts of significant exercises, the feature concentrates on a man's capacity to perform work, paying little respect to the kind of work. The inquiries do exclude how individuals feel about the way of the work that they do, nor do they incorporate the nature of their workplace.

1.4.3 Domain II - Psychological

Positive feelings

This aspect looks at how much a man encounters positive sentiments of satisfaction, equalization, peace, joy, confidence, delight and happiness regarding the great things in life. A man's perspective of, and sentiments about what's to come are seen as a critical piece of this aspect. For some respondents this feature might be viewed as synonymous with personal satisfaction. Negative sentiments are excluded as these are secured somewhere else.

Thinking, learning, memory and concentration

This feature investigates a man's perspective of his/her reasoning, learning, memory, fixation and capacity to decide. This fuses the pace of speculation and clarity of thought. Questions slight whether a man is ready, mindful or conscious, despite the fact that these underlie considering, memory and fixation. It is recognized that some individuals with psychological challenges may have no understanding into their troubles, and in these cases intermediary assessments might be an essential expansion to the individual's subjective assessment. A comparative issue might be a hesitance to admit to issues around there among a few respondents.

Self-esteem

This feature looks at how individuals feel about themselves. This may go from feeling positive about themselves to feeling amazingly negative about them. A man's feeling of worth as a man is investigated. The part of self regard worried with a man's sentiment self-adequacy, fulfillment with oneself and control is additionally incorporated into the

center of this feature. Inquiries are liable to incorporate individuals' sentiments about themselves in a scope of territories: how they can coexist with other individuals; their training; their examination of their capacity to change or perform specific assignments or practices; their family relations; and their feeling of pride and self-acknowledgment. To some individuals self-regard depends to a great extent on how they work, whether at work, at home or how they are seen and treated by others. In some societies self-regard is the regard felt inside the family instead of individual self-regard. It is expected that inquiries will be translated by respondents in ways that are important and applicable to their position in life. Inquiries do exclude particular references to self-perception and social connections as these are secured in various regions. In any case, the feeling of self-esteem that originates from these regions is proposed to be secured by the inquiries however at a more broad level. It is recognized that some individuals may get self-regard hard to discuss, and inquiries are surrounded to attempt consider this.

Body image and appearance

This aspect inspects the individual's perspective of his/her body. Whether the presence of the body is found in a positive or negative way is incorporated into this feature. The attention is on the individual's fulfillment with the way he/she looks and the impact it has on his/her self-idea. This incorporates the degree to which "saw" or real disabilities, if present, can be revised (e.g. by make-up, garments, simulated appendages and so forth.). How others react to a man's appearance is liable to influence the individual's self-perception impressively. The expressing of the inquiries means to urge respondents to answer how they truly feel instead of how they feel they ought to react. Furthermore they are stated to have the capacity to incorporate a man who is content with the way they look and in addition somebody who is extremely physically disabled.

Negative feelings

This feature concerns how much a man encounters negative sentiments, including sorrow, blame, misery, mournfulness, despair, apprehension, uneasiness and an absence of delight in life. The feature incorporates a thought of how upsetting any antagonistic emotions are and their effect on the individual's everyday working. Inquiries are surrounded to incorporate individuals with entirely handicapping mental challenges, for example, serious dejection, madness or fits of anxiety. Inquiries do exclude poor fixation or the relationship between contrary effect and the individual's social connections in light of the fact that these are secured somewhere else. Nor do questions incorporate any definite evaluation of the seriousness of the negative emotions.

Spirituality / religion / personal beliefs

This aspect looks at the individual's close to home convictions and how these influence personal satisfaction. This may be by helping the individual adapt to troubles in his/her life, offering structure to encounter, attributing intending to profound and individual inquiries, and all the more by and large giving the individual a feeling of prosperity. This feature addresses individuals with contrasting religious convictions (e.g. Buddhists, Christians, Hindus, Muslims), and additionally individuals with individual and profound convictions that don't fit inside a specific religious introduction.

1.4.4 Domain III - Social Relationships**Personal relationships**

This aspect looks at the degree to which individuals feel the fraternity, love and bolster they fancy from the close relationship(s) in their life. This aspect likewise delivers duty to and current experience of watching over and accommodating other individuals. This aspect incorporates the capacity and chance to love, to be adored and to get physically involved with others both candidly and physically. The degree to which individuals feel they can share snippets of both bliss and pain with friends and family, and a feeling of cherishing and being adored are incorporated. The physical parts of closeness, for example, embracing and touch are additionally included. It is recognized, in any case, that this feature is prone to cover extensively with the closeness of sex which is secured in the aspect Sexual action. The inquiries incorporate the amount of fulfillment a man gets from, or has issues dealing with the weights of looking after others. The likelihood of this being both a positive and additionally a negative ordeal is understood to the feature. This aspect addresses a wide range of cherishing connections, for example, dear kinships, relational unions and both hetero and gay person associations.

Social support

This feature inspects how much a man feels the dedication, endorsement, and accessibility of handy help from family and companions. Questions investigate the amount of family and companions offer in obligation and cooperate to tackle individual and family issues. The feature's emphasis is on how much the individual feels he/she has the backing of family and companions, specifically to what degree he/she may rely on upon this backing in an emergency. This incorporates how much the individual feels he/she gets endorsement and consolation from family and companions. The possibly contrary part of family and companions in a man's life is incorporated into this feature and inquiries are confined to permit negative impacts of family and companions, for example, verbal and physical misuse to be recorded.

Sexual activity

This feature concerns a man's inclination and longing for sex, and the degree to which the individual can express and make the most of his/her sexual craving properly. Sexual action and closeness are for some individuals interlaced. Questions, in any case, enquire just about sex drive, sexual expression and sexual satisfaction, with different types of physical closeness being secured somewhere else. In some societies fruitfulness is integral to this aspect, and tyke bearing is a to a great degree esteemed part. This feature joins this part of sex in these societies, and is liable to be translated in these terms in these societies. Inquiries do exclude the worth judgments encompassing sex, and address just the significance of sexual action to a man's personal satisfaction. Accordingly the individual's sexual introduction and sexual practices are not seen as vital all by themselves: rather it is the longing for, articulation of, chance for and satisfaction from sex that is the center of this aspect. It is recognized that sexual movement is hard to get some information about, and it is likely that reaction to these inquiries in some societies might be more protected. It is further expected that individuals of various ages and distinctive sex will answer these inquiries in an unexpected way. A few respondents may report next to zero craving for sex without this having any unfavorable impacts on their personal satisfaction.

1.4.5 Domain IV - Environment**Physical safety and security**

This feature looks at the individual's feeling of wellbeing and security from physical damage. A danger to wellbeing or security may emerge from any source, for example, other individuals or political mistreatment. Thus, this aspect is liable to manage straightforwardly on the individual's feeling of opportunity. Henceforth, inquiries are surrounded to permit answers that range from a man having the chances to live without imperatives, to the individual living in a state or neighborhood that is severe and felt to be hazardous. Questions incorporate a feeling of how much the individual imagines that there are "assets" which ensure or may secure his/her feeling of wellbeing and security. This aspect is liable to have specific criticalness for certain gatherings, for example, casualties of debacles, the destitute, individuals in hazardous callings, relations of offenders, and casualties of misuse. Inquiries don't investigate top to bottom the sentiments of the individuals who may be truly rationally sick and see that their security is undermined by "being aggrieved by outsiders", for instance. Questions concentrate on a man's own particular sentiment wellbeing/absence of wellbeing, security/shakiness in so far as these influence personal satisfaction.

Home Environment

This feature analyzes the important spot where a man lives (and, at any rate, dozes and keeps a large portion of his/her belonging), and the way that this effects on the individual's life. The

nature of the home would be evaluated on the premise of being agreeable, and bearing the individual a protected spot to dwell. Different regions which are incorporated certainly are: crowdedness; the measure of space accessible; cleanliness; open doors for security; offices accessible, (for example, power, can, running water); and the nature of the development of the building, (for example, rooftop spilling and moist). The nature of the quick neighborhood around the house is essential for personal satisfaction, and inquiries incorporate reference to the prompt neighborhood. Inquiries are expressed in order to incorporate the standard word for 'home', i.e. where the individual for the most part lives with his/her family. Be that as it may, inquiries are stated to incorporate individuals who don't live in one spot with their family, for example, evacuees, or individuals living in establishments. It would not for the most part be conceivable to expression inquiries to permit vagrants to answer genuinely.

Financial resources

The feature investigates the individual's perspective of how his/her budgetary assets (and other interchangeable assets) and the degree to which these assets address the issues for a solid and agreeable way of life. The emphasis is on what the individual can bear the cost of or can't manage the cost of which may influence personal satisfaction. The inquiries incorporate a feeling of fulfillment/disappointment with those things which the individual's wage empowers them to get. Questions incorporate a feeling of the reliance/autonomy gave by the individual's money related assets (or interchangeable assets), and the sentiment having enough. Evaluation will happen paying little heed to the respondent's condition of wellbeing or regardless of whether the individual is utilized. It is recognized that a man's point of view on monetary assets as "enough", "addressing my needs" and so on is prone to change enormously, and the inquiries are encircled to permit this variety to be suited.

Health and social care: availability and quality

The aspect looks at the individual's perspective of the wellbeing and social consideration in the close region. "Close" is the time it takes to get help. Questions incorporate how the individual perspectives the accessibility of wellbeing and social administrations and in addition the quality and culmination of consideration that he/she gets or hopes to get ought to these administrations be required. Questions incorporate volunteer group bolster (religious foundations, sanctuaries ...) which either supplements or might be the main accessible social insurance framework in the individual's surroundings. Questions incorporate how simple/troublesome it is to achieve nearby wellbeing and social administrations and to convey companions and relatives to these offices. The emphasis is on the individual's perspective of the wellbeing and social administrations. Inquiries don't get some information about parts of human services which have minimal individual importance or significance to the individual who will be noting the inquiry.

Opportunities for acquiring new information and skills

This feature analyzes man's chance as well as longing to learn new aptitudes, get new information, and feel in contact what's happening. It can be through formal training programs, or grown-up instruction classes or recreational exercises, either in gatherings or alone (e.g. perusing). This aspect incorporates being in touch and having news of what is going on, which for some individuals is expansive (the "world news") and for others is more restricted (town tattle). By the by, a sentiment being in contact with what is happening around them is vital for some individuals and is incorporated. The emphasis is on a man's odds to satisfy a requirement for data and learning whether this alludes to information in an instruction sense, or to nearby, national or universal news that has some importance to the individual's personal satisfaction. Inquiries are stated so as to have the capacity to catch these distinctive parts of obtaining new data and aptitudes going from world news and nearby talk to formal instructive projects and professional preparing. It is accepted that inquiries will be translated by respondents in ways that are significant and applicable to their position in life.

Participation in and opportunities for recreation and leisure

This feature investigates a man's capacity, opportunities and slant to take an interest in recreation, distractions and unwinding. The inquiries incorporate all types of leisure activities, unwinding and amusement. This may go from seeing companions, to games, to perusing, to staring at the TV or investing energy with the family, to doing nothing. Questions concentrate on three viewpoints: the individual's ability for, open doors for and delight in diversion and unwinding.

Physical environment (pollution/ noise/ traffic/ climate)

This aspect looks at the individual's perspective of his/her surroundings. This incorporates the clamor, contamination, atmosphere and general stylish of the earth and whether this serves to enhance or unfavorably influence personal satisfaction. In some societies certain parts of the earth may have an exceptionally specific bearing on personal satisfaction, for example, the focal way of the accessibility of water or air contamination. This feature does exclude Home environment or Transport as these are secured in particular aspects.

Transport

This feature looks at the individual's perspective of how accessible or simple it is to discover and utilize transport administrations to get around. Questions incorporate any method of transport that may be accessible to the individual (bike, auto, transport ...). The attention is on how the accessible transport permits the individual to perform the vital undertakings of every day life and also the flexibility to perform picked exercises. Inquiries don't enquire into the sort of transport, nor do they investigate implies that are utilized to get around in

the home itself. Furthermore the individual portability of the individual is excluded on the grounds that this is secured somewhere else (Mobility).

1.5 Aims of the Thesis

Basically, the study aims to examine the perceptions of the causes of poverty and the Quality of Life (QOL) of the people. Moreover, the study will make a comparison between the poor's perception towards poverty and their QOL in comparison to the non-poor. Literature and research indicate that people's perceptions towards the causes of poverty are important in policy formulation processes. As such, the present study will make valuable contribution towards the eradication of poverty, which will ultimately improve people's lives. More specifically, the study aims at:

- Providing an insight into whether poverty is viewed in structural, individualistic and fatalistic dimensions, or a combination of all three.
- Exploring the difference between the perceptions of the causes of poverty between the poor and the non-poor.
- Assessing the difference in the QOL between the poor and the non-poor.
- Understanding how various socio-economic and demographic variables influence perceptions of the causes of poverty and QOL.
- Examining the perception of the causes of poverty influences the quality of life and the correlation between them.
- Assessment of the perception of poor and non-poor towards income, children and family.

1.6 Rationale for the Thesis

Individual perception of poverty depends to a large degree not only on absolute income but also on a variety of economic (relative income), cultural, social, psychological (people's attitudes and expectations) and health factors (Santini, 2010). Among different reasons, for example, getting a more holistic perspective on the multidimensional phenomenon of poverty, researchers are increasingly combining distinctive methodologies and techniques for evaluating poverty with a specific end goal to analyze the degree to which which traditional defining characteristics of poverty influence perceptions of own-poverty (Amato and Zuo, 1992; Bevan and Joireman, 1997; Temu and Due, 2000; Kingdon and Knight, 2003; Baulch and Masset, 2003; Lever et al., 2005; Howe et al., 2010). This exploration likewise consolidates techniques in inspecting the subjective appraisals of own-poverty held

by the individuals who are objectively classified as poor. There might be individuals who see themselves as poor, who are not delegated such in routine poverty measurements, a point that is additionally noted by Hayati et al. (2006). For instance, a family might have the capacity to achieve a minimum food basket, but be unable to educate their children or participate in community life (Bevan and Joireman, 1997) and may in this way see themselves as poor. On the other hand, people may be in poverty based on an objective indicator, but do not perceive themselves as poor. As per Streeten (1998), “a man might be wretchedly poor and not feel denied”, in this way “any endeavor to comprehend poverty must incorporate the path in which poor people perceive their situations” which is what the present research aims to do.

Thus, the study is an aim to understand how people explain poverty and the factors that drive these explanations. The study also throws light on the QOL, and how it differs from poor to non-poor. More specifically, the present research envisages that understanding how people perceive and experience poverty and a difference in both the perception of the causes of poverty and QOL between poor and non-poor, will create a set of knowledge that would possibly assist the governments and poverty alleviation agencies to better target their interventions. Consequently, it is a hope that the findings of the study will contribute to improving the lives of poor people.

1.7 Significance of the Thesis

The choice of the topic for the thesis is in fact a desire to explore some alternative strategies different from income, expenditure or objective approaches, to evaluate poverty and quality of life. It is believed that poverty is a social issue that needs to be addressed from the perspective of poor people themselves. In fact very few studies are made on the well-being of poor population. The present research is somewhat different where an initiative has been taken to compare the Quality of Life between the poor and the non-poor.

Despite many years of attempt by successive governments to reduce poverty, there is still prevalence of poverty. Those given the responsibilities to implement policies and program, in area of poverty, are diverted at their disposal to benefit their immediate families, while the real targets of the policies languish in extreme poverty. An important motivation for this research is the firm belief that it will contribute to the realistic representation of the poor people's view.

The researcher believes that the strategies designed to reduce poverty need to first identify the nature of poverty and the priority need of poor people. Poor people needs to be adequately consulted because their rich experiences of poverty will be useful for developing appropriate policies that reduce poverty and prevent people from falling into poverty. As such the thesis has emphasized on the people's perception towards the causes of poverty and their Quality of Life; both poor and non-poor. The thesis demonstrates that poverty is not just lack of

money, food, shelter, health care or education. A poor may be poor due to lack of ability, lack of skill, laziness, loose morals, lack of social opportunities, economic injustice or bad fate.

1.8 Organization of the Thesis

The overall purpose of this chapter is to contextualize the current study. Chapter 2 focuses on how poverty is conceptualized and defined. The chapter indicates that the way one conceptualizes and defines poverty has an impact on how one perceive, interpret and compare results. The chapter starts with an historical overview of poverty research, which is followed with a synopsis of the various approaches of how poverty is conceptualized and defined. The chapter is concluded with a review of key poverty research and projects within India. The chapter emphasizes the research gap and provides a conceptual frame work of the study.

Chapter 3 explains in detail the research design and methodology that is followed in the study. This includes sample design, measurement, instrument, data collection procedure, and data analysis.

In Chapter 4 highlights the demographic profile of the study population.

Construction of factors of the perception of the causes of poverty and a comparison of the factors between the poor and the non-poor is done in Chapter 5. Further, the chapter explains the influence of various socio-economic and demographic variables on the perception of the causes of poverty.

Chapter 6 focuses on Quality of Life; where a comparison is made between the poor and non-poor's Quality of Life and the influence of socio-economic and demographic variables on Quality of Life.

Chapter 7 is on assessing the influence of perception of the causes of poverty on Quality of Life and addressing the relations between them.

Chapter 8 assesses the perception of poor and non-poor towards income, children and inter-personal relationships.

The final chapter of the thesis draws major conclusions from the study and presents a scope for future research possibilities.

Chapter 2

Conceptualising and Defining Poverty

2.1 Introduction

Poverty and income crisis are in themselves a cause and effect to each other. Whenever, the term poverty arises, it indicates a poor man having no income or other economic resources needed to maintain a quality life. Money metric measures are the founding stones adopted by the economic researchers to establish whether people are experiencing absolute or relative levels of poverty. Although the money metric measures are still widely employed, the poverty researchers have increasingly sought to explore alternative, more innovative approaches to conceptualize and measure poverty. Thus, recognising the multifaceted character of poverty, there is an urgent need to go beyond the material resources to assess one's ability to achieve a non-poor lifestyle.

Poverty has no social boundaries. It can affect men and women, young and old, and all classes. It can be found in developing and developed countries, and in rural and urban areas. This makes poverty a plague that affects some people all over the world because, by its nature, it is a condition that denies individual's right to exercise their full potential (Aku et al., 1997). However, there is no universal consensus on the definition of poverty as different methods are used for its conceptualization.

This chapter presents the review of the literature that focuses on how poverty is conceptualised and defined. The chapter emphasises that, the relationship between defining and conceptualising the concept of poverty, puts an impact on how one measures poverty. The current chapter starts with a historical overview of poverty research. A synopsis of various approaches towards conceptualisation and definition of poverty is given together with the perspectives on the definition of poverty.

2.2 Global View on Poverty

As per Haydar (2005) "significant number of people in the world today live under conditions of extreme poverty and a large portion of them need access to essential merchandise, for example, sustenance, water and health care". Also, "everybody concurs that the states of the poor are abominable" (Haydar, 2005). We in this way critically need to build our

endeavors to diminish poverty. At the World Summit on Sustainable Development (WSSD) representatives also recognized that the world is at an intersection and that individual will need to join in the battle against poverty. The Millennium Development Goals (MDGs) that rose up out of the UN Millennium Declaration were certain, with clear quantifiable targets, for example, diminishing poverty among the more than 1 billion needy individuals worldwide by 2015 (Human Development Report, 2005). Despite widespread poverty and the dedication from by most of nations there is no understanding regarding who should do what and when to accomplish the objective of easing poverty. It is for the most part contemplated that obligation rests at one of two levels. In a given area the obligation of poverty is credited to residential conditions, for example, the domestic conditions such as the institutions, policies, practices and values of that location. What's more, national governments regularly help the local governments to enhance the living states of individuals. However, there is also a view that global institutions and the practices and policies of various international actors must play a significant role in addressing extreme poverty (Haydar, 2005).

From this point of view, the battle against poverty requires the advancement of institutional and policy changes both at the nearby level and at the universal level. It is, however, hard to figure out which of the domestic or global institutions are more mindful of leading the battle against poverty. Nevertheless, the research follows that international and multi-national organizations need to take an interest and contribute more to poverty ventures. For instance, aid donors representing the rich nations should be progressively intrigued by how poor individuals in poor nations comprehend destitution.

With this respect, the present research concentrates on measuring individuals' perceptions of the causes of poverty. All the more particularly, the study evaluates individuals' view of what they see to be poor or what sort of individuals they believe are poor. By concentrating on general feeling, other than the role played by national governments and worldwide organizations, it is a trust that this study will give normal residents the chance to voice their concerns about poverty.

2.3 The Conceptualization of Poverty

The concept of poverty is both vague and complex. Poverty can either be defined in absolute or in relative terms. According to Devas (2004), absolute poverty is associated with those whose income is not sufficient to afford the minimum nutrition and the basic, while relative poverty is judged through the poor's position in relation to the society, and so is an indicator of the degree of inequality. Thus, the measurements operationalize the definition of poverty. An effective measurement of poverty is one which follows from a rigorous conceptualisation and definition of poverty. This chapter is an attempt to describe the various approaches towards defining and measuring poverty. The approaches or frameworks provide

the parameters out of which definitions are developed, while the definitions of poverty enable one to distinguish between people who are poor and people who are not poor within a specified framework. The chapter will survey some of the literature related to the concepts of money metric approaches, capability approach and social exclusion, as they apply to poverty and quality of life. The main idea is to highlight the conceptual similarities among these separate but still highly interrelated approaches towards poverty measurement.

2.3.1 Money Metric Approach

Under this approach money is the best parameter to gauge poverty. Less money implies poor and more money means non-poor. To differentiate between poor and non-poor it is important to decide the wage level expected to meet the base needs (van Praag et.al, 1982, Kwadzo, 2010). Under this, one is delegated poor who fails to meet the basic needs as his salary is underneath the edge level. This edge level is known as the poverty datum line. As indicated by van Praag et al. (1982) a poverty datum line is characterized "as a wage level beneath which individuals are called poor, or more which individuals are called non-poor". But this poverty line excludes the non-economic aspects of welfare or non-physical parts of quality of life from the equation of poverty estimations. However, utilizing income to quantify the levels of well-being has been ingrained to the point that poverty promptly gives the impression of income lack. Citro and Michael (1995) see, for instance, that poverty "relates to individuals' absence of economic resources (e.g., money or near-money income) for consumption of economic goods and services (e.g., food, housing, clothing, and transportation)". Despite the fact that these definitions lay on the idea of monetary assets required for utilization, however, does not completely determine the sort and extent of utilization. A genuine pointer of the physical quality of life, for instance, is the status of health wellbeing as it can precisely gage the condition of one's physical life (Morris, 1979). Most advocates of this methodology typically measure poverty in absolute terms. Here poverty is characterized in terms of essential needs, more often the income required to obtain a base level of food calorie intake (Hagenaars, 1991; Lipton, 1983; MacPherson and Silburn, 1998 and Wodon, 1997). Lok-Dessalien (2002) described absolute poverty as subsistence beneath least, socially worthy living conditions generally settled taking into account the nutritional requirements and other essential goods. Cutler's (1984) audit of the estimation of poverty inferred that supreme poverty is solely about whether individuals have sufficient sustenance to keep themselves alive and to empower them to gain a living. By partitioning the poverty into extreme poverty (the absence of income required to meet fundamental sustenance needs) and general poverty (the absence of income required to meet both food and non-food needs), however, UNDP (2000) contends just the previous speaks to absolute poverty. Relative poverty is another measurement of economic well-being that falls under the money metric methodology. Under this, individuals are viewed as poor on the off chance that they do not have a specific income in connection to general dispersion

in the general public and do not have the capacity to partake in activities and ways of life which are typically regular in the general society they live. Relative deprivation alludes to a great deal more than money wage since other resources such as assets, for example, literacy, education, land and access to services are extremely essential (Golding, 1980). The absolute and relative poverty discussed under the money metric approach is objectively based upon the income, consumption and welfare.

No doubt, income/consumption measures keep on serving as an essential apparatus to assess worldwide poverty, but, side by side it is also perceived that income-generation programs are not sufficient for poverty alleviation (UNDP 1997). The estimation result utilizing the worldwide poverty lines have not been especially helpful for national governments as their more particular, official poverty lines created altogether different poverty gauges. Developing the poverty line using the basket of food items is not universal when it comes to maintaining the expected diet. Alongside with this, the rampant inflation and price uncertainty makes the determination of poverty line more mind boggling and un-uniform. It is dependably not genuine that on the off chance that one is having a wage, it is utilized astutely towards keeping up a good quality of life. With the increase in housing cost, studies have demonstrated that families spend a progressively larger share of their income after tax on housing thus attenuating the part of the disposable income left for food and other necessities (Pelletiere et al. 2005). In view of this, there are even suggestions to set the poverty line at three times the housing cost. As the contention rolls on regarding the utilization of absolute and relative criteria, it might be vital to utilize a more reconciliatory tone, possibly incorporating the two, for a more far-reaching picture of the capacity ability to secure a worthy quality of life. Since societies are in various phases of advancement with some offering modern way of life decisions others still with the pre-mechanical decisions, the absolute and relative polarity may not have any significant bearing all around (Wagle, 2008).

2.3.2 Capability Approach

Moving out of the narrow meaning of poverty, capability approach concentrated on the human well-being as opposed to on economic well-being only. It accentuated that human improvement is a procedure to extend freedom and choice and capability is utilized as an optional approach to conceptualize poverty. In this manner, poverty is a state of deprivation of or disappointment where a man cannot accomplish or build up certain essential functionings (or capability), where basic functionings (capabilities) are viewed as a man's accomplished capacities to sufficiently satisfy certain significant parts at least level (Laderich et al., 2003 and Kwadzo, 2010). The capability approach spearheaded by Amartya Sen contemplated that assets like the wage, education, and literacy don't show what a man will do with these assets. Sen (1993) puts, "The [capability] approach views living as a combination of various 'doings and beings,' where quality of life is assessed in terms of the capability to

achieve valuable functionings.” Sen (1999) underlines that “a man’s quality of life or overall well-being relies upon how competent or unable he or she is of accomplishing objectives, or of achieving the things he or she values”. Functionings and capability are two necessary parts of one’s quality of life and well-being is what recommended by the capability approach (Sen, 1992, 1993 and 1999). To begin with, functionings are the closures that connote parts of the condition of a man, as they are the things that the individual can do or be, leading the life that he or she at present has. Capabilities are the way to accomplish functioning. Individuals have a scope of capabilities with some essential abilities, for example, well-nourished, be well-sheltered, avoid curable morbidity, and avoid premature death that is fundamental to achieve basic functionings. Two individuals with indistinguishable arrangements of capabilities may seek after two totally diverse arrangements of functionings, contingent upon what they esteem to be vital. Two individuals with equivalent training and skill and additionally practically identical socio-demographic foundation, for instance, may wind up with various sorts of occupations, profit, and different accomplishments if different things are valued differently. They may even have distinctive ways of life and social connections relying upon their interest. Here capability demonstrates an alternative combination of functionings. Advanced education, for instance, builds one’s flexibility as far as seeking various source of earnings that can fetch different economic payoffs. Do all individuals with advanced education esteem it the most to seek after occupations that offer vast monetary settlements? The answer is no, as some individuals grasp occupations to serve others as opposed to benefiting for their own particular purpose where as others does as such in light of the fact that it builds their own advancement or serves their individual corner. Sen (1992, 1993, 1999), subsequently, views that while capabilities have instrumental qualities in enhancing adaptability that enable one to finish the things they regard, capacities moreover have inherent values such that they in themselves fill the need of functionings. In this sense, capability and functionings constitute interrelated but distinctive parts of well-being. One may even be more vital than alternate, maybe with functionings representing the ends that are much closer to assessing one’s quality of life. What interfaces ability and functionings together, nonetheless, is the opportunity measuring the degree of decision one appreciates in leading the sort of life he or she values and has reason to value (Sen 1980, 1992, 1993, 1999).

Probably the capability approach has reformed the way individuals consider poverty, yet at the same time needs suitable estimation plans for practical use. Qizilbash (1996) contended, while Sen has succeeded to lift the significance of non-money metric measures in the evaluation of poverty, he neglected to give a sufficient record of development. In Qizilbash’s (1996) supposition Sen’s methodology did not give a proper record of the upgrades in the quality of life of people since he (Sen) was hesitant to give a rundown of important functionings that could define his understanding of a life that is not “poor” according to his substantive freedom measures. Nussbaum (2002) echoes that the essential

driver of the capabilities approach, “in the political enclosure, is that human abilities exert a moral claim that they should be developed.” She focuses on that capability and functioning, is the fitting objective for human life (Nussbaum, 2002). It is imperative that once a man has secured a capability to act, it is vital, to set up the material and institutional environment with the goal that individuals are really ready to work (Nussbaum, 2002 and Wagle, 2002).

2.3.3 Social Exclusion Approach

The social exclusion methodology was initially spearheaded by the European Governments to broaden the idea of poverty (Wagle, 2002). Social exclusion is the procedure through which people or gatherings are completely or mostly barred from full support in the general public in which they live (European Foundation, 1995 and Haan and Maxwell, 1998). Chakravarty and D’Ambrosio (2006) considered a man to be socially barred if he is unable to participate in the basic economic and social activities of the society in which he lives. Social exclusion is a complex and multi-dimensional procedure. It includes the lack or denial of assets, rights, products, administrations and powerlessness to take part in the normal relationships and activities, accessible to a larger part of individuals in a society, whether in social, economic, political or cultural enclosures. It influences both the quality of life of people and the equity and cohesion of society as a whole (Levitas, 2007). Truth be told the social exclusion as an idea that goes beyond the financial and capabilistic clarifications of well-being since it incorporates interest in political, social and community activities which are a vital part of well-being (Wagle, 2002). To this, Du Toit (2004) upheld and contended that social exclusion resounds with different methodologies that expanded the investigation of poverty beyond money-metric measures. In India poverty seemed, by all accounts, to be a reason for social exclusion, where poverty made people unable to acquire goods and services to become socially included. In Yemen, conversely, poverty and social exclusion appeared to be indistinct that one unavoidably influenced the other. What is clear is that the ideas of social exclusion and poverty juxtapose each other and when one is taken as a methods, the other is found to have been created by the first and the other way around (de Haan and Nayak 1995; Figueroa et al. 1996; ILS 1996; Gore and Figueiredo 1997; Gore et al. 1995; Singer 1997).

The idea of social exclusion gives an exhaustive sketch of deprivation (de Haan, 1998). Be that as it may, this social exclusion as a methodology makes a quantitative investigation of poverty all the more difficult on the grounds that the issue now of discovering appropriate indicators and measuring the degrees of social exclusion. As a result of the absence of definitional specificity as well as the qualitative nature of the problem a “scientifically” substantial arrangement of indicators basically sensitive to time, context, salient dimensions, processes, and domains of social relations is yet to be developed (Silver and Miller 2003; Vleminckx and Berghman 2001). Toye and Infanti (2004), for instance, treat social exclusion an idea that implants poverty and recommends that endeavor to gauge social exclusion

should incorporate a far-reaching list of indicators covering such a variety of aspects as cultural, economic, functional, participatory, physical, political, relational, and structural factors. Actually, there exists no consistency in its application. Some take a gander at it as a cause, others as a result, but others as on mediating or procedural element that clarifies some different results of interest. Notwithstanding for those imagining social inclusion as a result, then again, it didn't give the same importance as they operationalized utilizing diverse indicators. Along these lines, social exclusion should be operationalized as a multi-dimensional build concentrating on a large group of elements focusing on the procedural and result from parts of one's association with society (Wagle, 2002).

2.3.4 Multi- dimensional Approaches

Poverty, as ordinarily characterized, implies that the consumption or income level of a person falls beneath a specific limit important to address essential issues. The most as often as possible utilized measure of poverty depends on income or consumption intermediaries. However, "Poverty never comes about because of the absence of one thing, but from numerous interlocking factors that cluster in poor people's experience and definitions of poverty" (Narayan, 1999). In addition, series of studies have recommended that poverty is not just a financial issue but instead a mind boggling social issue with different manifestations (Brady 2003, Lister 2004, Ravallion 1996, Sen 2000, Sengupta 2005 and Wagle 2002). Ravallion (1996) contended, for instance, endeavors to precisely catch poverty should incorporate both economic (money-metric) and non-economic indicators. Poverty is the consequence of financial, political and social procedures that connect with each other and as often as possible fortify each other in ways that fuel the hardship in which poor individuals live (World Bank, 2005). As relevantly portrayed, "Poverty is hunger. Poverty is the absence of shelter. Poverty is being sick and not having the capacity to consult a doctor. Poverty is not having admittance to school and not knowing how to read and write. Poverty is not having an occupation, is apprehension for the future, living each day at a time. Poverty is losing a child to illness caused by unclean water. Poverty is weakness, absence of representation and flexibility" (World Bank, 2004). Poverty is more than a financial condition, in which the fundamental necessities of life are missing, for example, nourishment, lodging, and apparel (Sen, 2001). Poverty is "not only in the ruined state in which the individual really lives additionally is the absence of real opportunities, because of social constraints as well as personal circumstances, to lead valuable and valued lives" (Glewwe and Gaag, 1990). Thus, poverty is increasingly being comprehended as a multidimensional phenomenon (Sen, 2004). A great many studies have proposed that poverty is not just a monetary issue but instead a perplexing social issue with different manifestations (Brady 2003; Lister 2004; Ravallion 1996; Sen 2000; Sengupta 2005, Wagle 2002). Room (1999), for instance, contended that multidimensional pointers are expected to distinguish the interrelationship that exists, for instance, between financial poverty and poor housing; educational failure and an absence

of abilities at work market; and between denied childhoods and consequent examples of wellbeing and sickness. Deutsch and Silber (2005) give a relative investigation of the use of various multidimensional methodologies utilizing living condition and ownership of durable goods. Bourguignon and Chakravarty (2003) give some application to their basically proverbial work on multidimensional methodology utilizing income and education as the measurements of poverty in Brazil. The development of human poverty index (HPI) by the UNDP (1997, 2000a, 2005) for its annual reports perhaps constitutes the most influential use of the multidimensional approach worldwide. The UNDP (1997, 2005) gauges human poverty record for every nation with information as an unweighted average of longevity, knowledge, decent standard of living, and social exclusion. However, the Multidimensional Poverty Index (MPI) supplanted Human Poverty Index (HPI). The HPI used country averages to reflect aggregate deprivations in health, education and standard of living. It neglected to recognize specific individuals, households or a large group of people as jointly deprived. However, the MPI addresses these deficiencies. The MPI assesses the nature and force of poverty at the individual level, with poor individuals with various hardships (Alkire and Santos, 2010, UNDP, 2010 and Anand and Sen, 1997). The MPI makes a clear picture of individuals living in poverty. The MPI is a file of poverty multidimensionally. It focuses deprivations not only in education and health outcomes but also in assets and services. The MPI has three dimensions: health, education, and standard of living (Alkire and Foster, 2007, 2009 and Alkire and Santos, 2010). Poor households are recognized and a total measure developed utilizing a methodology proposed by Alkire and Foster (2007, 2009). Every measurement is similarly weighted; every pointer inside a measurement is likewise similarly weighted. A household is distinguished as multidimensionally poor if and just in the event that it is denied some combination of indicators whose weighted whole surpasses 30% of all deprivations. The indicators and the criteria for someone to be considered deprived in each indicator are presented in 'Inside the MPI' (below).

1. Education (each indicator is weighted equally at 1/6) • Years of Schooling: deprived if no household member has completed five years of schooling • Child Enrolment: deprived if any school-aged child is not attending school in years 1 to 8 2.
2. Health (each indicator is weighted equally at 1/6) • Child Mortality: deprived if any child has died in the family • Nutrition: deprived if any adult or child for whom there is nutritional information is malnourished.
3. Standard of Living (each indicator is weighted equally at 1/18) • Electricity: deprived if the household has no electricity • Drinking water: deprived if the household does not have access to clean drinking water or clean water is more than 30 minutes walk from home • Sanitation: deprived if they do not have an improved toilet or if their toilet is shared o Flooring: deprived if the household has dirt, sand or dung floor • Cooking Fuel: deprived if they cook with wood, charcoal or dung • Assets: deprived if the

household does not own more than one of: radio, TV, telephone, bike, or motorbike, and do not own a car or tractor.

In this way, the main thrust behind the rising fame of the multi-dimensional methodology is the expansive affirmation that poverty is about more than simply low income. Low consumption and inadequate living standards lie at the heart of what of the vast majority comprehend by “poverty”. Yet, the term additionally incorporates parts of poor health, an abbreviated lifespan, constrained access to education, knowledge and information, and frailty in different spaces. Poor people themselves will often allude to non-income dimensions as crucial to their perception of their own hardships (Ferrari and Lugo, 2012). Presently the researchers have endeavored to expand the idea of poverty by utilizing strategies which are more individuals focused and participatory in nature. In this manner, today a more, encompassing multidimensional way to deal with characterizing and measuring poverty has developed that incorporates numerous parts of prosperity and disparity.

2.4 The Conceptual Framework of the Study

The advent of pronounced interest in poverty was largely led by Economists who by nature had a utilitarian approach to welfare. The literature on poverty thus developed firmly from the financial aspects discipline and subsequently has its traditional underpinnings in financial matters situated design, whereby income (and/or expenditure) was “the metric that conveyed utility or value” (Alkire (2002). Economists, for example, Ravallion (1992, 1996, 1998), (Lipton and Ravallion, 1995) and Deaton (1997) were instrumental in this objective ideology. Taking into account this methodology, people and family units are said to be poor if their income or consumption falls beneath a specific limit. An outstanding change in the poverty discourse towards the end of the twentieth century was the development of subjective ways to deal with poverty, impelled on to a great extent by participatory techniques for poverty appraisals. Spearheaded by the semblance of Amartya Sen and Robert Chambers (Sen, 1983b; Chambers, 1994, 1995, 1997), research on poverty progressively started including the general population whose ‘reality counts’; poor people themselves. This exploration utilizes a subjective methodology as a part of examining poverty.

A subjective way to deal with poverty lays on a meaning of deprivation that depends on value judgments; the fundamental premise is that people themselves are the best judge of their own circumstances. Robert Chambers’ work on participatory poverty appraisals has assumed a persuasive part in the discourse on subjective ways to deal with poverty and has given important insights into the non-material dimensions of poverty. It worth saying here that the issue of subjective poverty is a piece of a bigger field of analysis on the subjective view of well-being which Diener et al. (1999) defined as ‘a broad category of phenomena that incorporate individuals’ emotional reactions, domain satisfaction and global judgments of

life satisfaction'. The expression "economics of happiness" is utilized every often to refer to these studies, which concentrate on aspects of life satisfaction and how the different domains of life affect general well-being (Frey and Stutzer, 2002; Pradhan and Ravallion, 2000; Rojas, 2008). In any case, these subjects are not regarded here as the thesis concentrates only on subjective poverty.

According to Townsend (1985), "it is crucial to separate subjective from objective aspects of deprivation in identifying and measuring poverty". Ichoku (2010) notes that an objective approach "derives from conceptual relativism which seeks to compare 'theirs' and 'ours' in the study of social phenomena". By contrast, a subjective approach is one of "hermeneutic phenomenology which represents an approach to knowledge and research that depends on interpretation" (ibid). Bevan and Joireman (1997) present three different "oppositions" that distinguish objective and subjective approaches to poverty as shown in Table 2.1 below. Objective measures are not value-laden in the way that subjective ones are, so they are seen as universally applicable in comparison to subjective measures that are usually grounded in the local realities and experiences of the people under discussion and are therefore relative (Bevan and Joireman, 1997).

Table 2.1: Objective/ Subjective Measures

'Objective'	'Subjective'
'Universal'	'Relative' (to local definition)
'Objectively' defined; observer-defined; (non-welfarist')	Personally experienced; agent-defined (welfarist')
Hard scientific measurement	Soft qualitative measurement

Source: Table 4 in Bevan and Joireman (1997)

Given the strengths and weaknesses of both approaches, a combination of both is increasingly being used (Temu and Due, 2000; Baulch and Masset, 2003; McGee, 2004; Howe et al., 2010). Narayan et al (2000) note that "the inclusion of the perspectives of poor people alongside the traditional use of the standardized welfare statistics of income and expenditures that once dominated poverty assessments gives a more complete understanding of poverty". In this study, self-perceptions of poverty are used as the basis of analysis and questions such as to what extent do the 'objectively poor' perceive themselves as poor, are addressed. The next section examines the empirical evidence on comparisons of perception of the causes of poverty and quality of life between poor and non-poor.

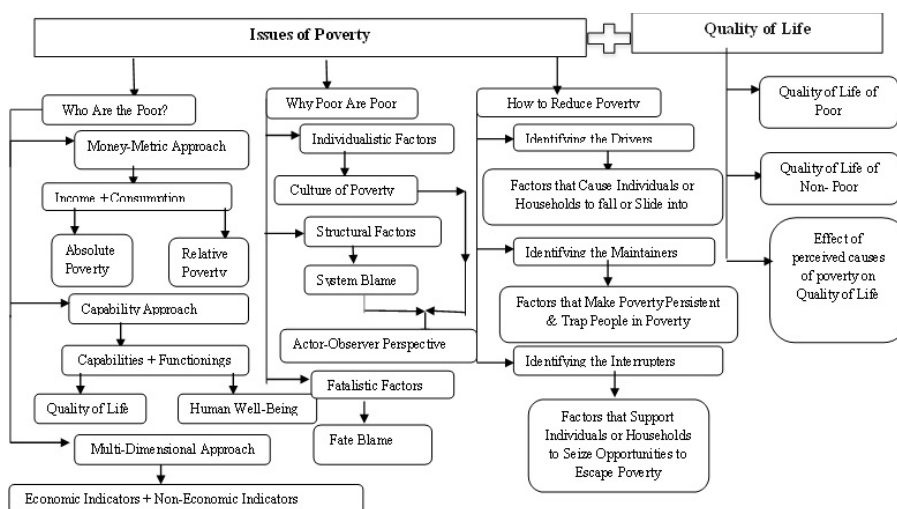


Figure 2.1: Diagrammatic Presentation of Framework

2.5 Defining Poverty within India

For six decades of planned development the challenges of poverty reduction has been and still remains a key policy concern for India. Regardless of high rates of financial development that surpassed desires and led to India being placed in the category of lower middle income countries, up from the classification of low income nations, the rate of lessening poverty is very slow (Bhinde et al., 2008, Mehta and Kapur, 2008 and Mehta et al., 2003). Indeed, even at the phase of 68 years of freedom, 33% of the Indian populace still experiences wretched poverty and substantial area of poverty tormented individuals is entrapped by the poverty trap. In various dimensions like regional, social, occupational, ethical, etc in both rural and urban areas of our economy, the incidence and intensity of population is still reflected (Ghosal, 2012). For quite a long time the Indian Planning Commission has been taking after a constrained meaning of poverty in view of nutritional norm. The poverty line that considers calorie utilization excludes other fundamental needs. There is obviously a basic need to reclassify the poverty in order of fundamental needs, for example, appropriate nourishment, accessibility of drinking water, shelter, cleanliness, attire and education.

Till mid 70s the growth-mediated development policies based on the “Trickle Down Hypothesis” was followed in India, where the part of the financial development would naturally permeate among all segments of individuals independent of caste, religion and region and so forth (Ghosal, 2012). With the unsuccess of this trickle down hypothesis, the Indian Government followed some alternatives to immediately reduce poverty by upholding different welfare and workfare programmes like IRDP, SGSY, NREG, etc. so that the target group get the benefits. Till end of 80s these strategies were followed. Economic reform policy was introduced in 1991 (Ghosal, 2012). Strikingly, since 90s the Govt is seeking after the approach of development cum public action -which made the development strategies

concentrate on the participatory improvement process (Ghosal, 2011). Yet at the same time, the development is not an adequate condition for the lessening poverty over the states of India. But, this inclusive growth was more predatory and job destroying (Rakshit, 2007, 2009; Bhaduri, 2008). It was perceived that the growth was elite centered which has led to the increase in both absolute and relative inequality in the distribution of income which in turn has led to boost the growth of inequality and poverty.

In fact, the literature on the analysis of poverty in India can be divided into three broad categories. The primary category deals with the estimating the number of individuals lying beneath the poverty line. In this group two methodologies are utilized such as (i) income or consumption based method based on estimation of head count ratio (Dandekar and Rath, 1971; Jha, 2000; Radhakrishna and Ray, 2005; Sen, 1996, 2000; Suryanarayana, 2000; Sundaram, 2001; Sundaram and Tendulkar, 2000; Subramanian, 2005; and so on) and (ii) calorie based estimation based on consumption deprivation (Jones and Sen, 2001; Meenakshi and Vswanathan, 2003; etc). Besides these estimations, the Planning Commission has likewise evaluated the poverty rate in India. The second category focuses on the methodological issues identifying with the estimation of poverty. It has raised the debates on genuine pattern of poverty especially between 1993-94 and 2000 (Bhalla, 2005; Datt, 1999; Datt and Ravallion, 1998; Datt, Kozel and Ravallion, 2005; Jha, 2000; Sen, 2001; Sundaram, 2000; Sen, 2005; Saith, 2005, etc.) The analysts in this group have made updated assessments of poverty and some opined that the rate of decrease in the poverty particularly in the 90s is preferably lower than what is guaranteed on the premise of the NSSO gauges. The third group of economists raises the uncertainty on information and the notion of poverty utilized as such. In this way there has been a tempest of debate with respect to (a) the comparability of various rounds of NSSO data (Bhalla, 2005; Datt et al, 2005; Sen, 2001; Sundaram, 2000; and so on) and (b) the idea of poverty as is conceptualized by the conventional poverty line discourse. Indeed there is uncertainty about whether the traditional idea of poverty line is at all important while evaluating the nature, structures and degree of deprivation experienced by the general population of our general public (Bhalla, 2005; Gaiha, 1989; Saith, 2005, Sen, 2005; and so forth). In 2003, using the NFHS data, Radhakrishna et al constructed a standard of living index for each household and then a correspondence was established between NSS poverty line and the standard of living index. According to this, a mal-nourished child in a poor household, on the basis of height for age index is considered as chronically poor. Then again Gaiha has utilized broad information of 4118 family unit from NCAER study amid the period 1968-69 to 1970-71 for assessing chronic poverty (Ghosal, 2012).

The Planning Commission told the Supreme Court on Tuesday, 20th September 2011, that anyone spending more than Rs 965 per month in urban India and Rs 781 in rural India will be deemed not to be poor. Updating the poverty line cut-off figures, the commission said those spending in excess of Rs 32 a day in urban areas or Rs 26 a day in villages will no

longer be eligible to draw benefits of central and state government welfare schemes meant for those living below the poverty line. If the food inflation itself is double-digit, then is it justified to measure poverty with double digit expenses? In the Indian scenario the prices of food and other daily items are increasing geometrically while the income is increasing mathematically. The Planning Commission suggests that spending Rs 5.5 on cereals per day is good enough to keep people healthy. Similarly, a daily spend of Rs 1.02 on pulses, Rs 2.33 on milk and Rs 1.55 on edible oil should be enough to provide adequate nutrition and keep people above the poverty line without the need of subsidized rations from the government. It further suggests that just Rs 1.95 on vegetables a day would be adequate. A bit more and one might end up outside the social security net. Now the point to be noted is that, what shall be the quality and quantity of food that can be undertaken with such a minimal price? People should be spending less than 44 paise on fruits, 70 paise on sugar, 78 paise on salt and spices and another Rs 1.51 on other foods per day to qualify for the BPL list and for subsidy under various government schemes. With this rising prices it is impossible to do with double digit expenses daily. According to the government if an individual is having nothing, he is poor. But if he is having something a bit greater than nothing and much less than everything, he is called a rich man. Is it justified? (Nayak, 2012).

Thus, it is entirely inappropriate to have a simple caloric measure as the yardstick of poverty. In addition it should be the right of every Indian citizen to have access to safe water, shelter, sanitation, healthcare, education and clothing. Therefore, when we aim policy for the poor, these benchmarks should be our target. Again this poverty line should be calculated for each state separately to account for regional differences in state, clothing requirement, housing requirement, etc. In addition the poverty line should be updated every five years (EPW, 2006).

2.6 Poverty Estimation in India

As per the data released by the Planning Commission in July 2013, there has been a reduction in the poverty rate as the percentage of people living beneath the poverty line diminished to 22% in 2011-12 as compared to 37% in 2004-05. This section will deal with the recent poverty estimates and will provide a brief history of poverty estimation in the country.

National and State-wise Poverty Estimates

The consumer expenditure reviews led by the National Sample Survey Office (NSSO) of the Ministry of Statistics and Program Implementation, provides a premise to the Planning Commission to gauge the levels of poverty in the country.

The Tendulkar Committee evaluated the levels of poverty for the year 2004- 05. After adjustments of price differences due to inflation, poverty for subsequent years were calculated using the aforesaid method.

Table 2.2 using the methodology suggested by the Tendulkar Committee shows national poverty levels for the last twenty years. The table shows a decline in poverty at an average rate of 0.74% points every year between 1993-94 and 2004-05 and at 2.18% points every year between 2004-05 and 2011-12.

Table 2.2: National poverty estimates (% below poverty line) (1993 - 2012)

Year	Rural	Urban	Total
1993-94	50.1	31.8	45.3
2004-05	41.8	25.7	37.2
2009-10	33.8	20.9	29.8
2011-12	25.7	13.7	21.9

Source: Press Note on Poverty Estimates, 2011-12, Planning Commission; Report of the Expert Group to Review the Methodology for Estimation of Poverty (2009) Planning Commission.

Table 2.3 shows state-wise poverty estimates released by NSSO for 2004-05 and 2011-12. The table shows a decline in poverty for almost every states and highlights a wide inter-state disparities in the percentage of poor below the poverty line and the rate at which poverty levels are declining.

Table 2.3: State-wise poverty estimates (% below poverty line) (2004-05, 2011-12)

State	2004-05	2011-12	Decrease
Andhra Pradesh	29.9	9.2	20.7
Arunachal Pradesh	31.1	34.7	-3.6
Assam	34.4	32	2.4
Bihar	54.4	33.7	20.7
Chhattisgarh	49.4	39.9	9.5
Delhi	13.1	9.9	3.2
Goa	25	5.1	19.9
Gujarat	31.8	16.6	15.2
Haryana	24.1	11.2	12.9
Himachal Pradesh	22.9	8.1	14.8
Jammu and Kashmir	13.2	10.4	2.8
Jharkhand	45.3	37	8.3
Karnataka	33.4	20.9	12.5
Kerala	19.7	7.1	12.6
Madhya Pradesh	48.6	31.7	16.9
Maharashtra	38.1	17.4	20.7
Manipur	38	36.9	1.1
Meghalaya	16.1	11.9	4.2
Mizoram	15.3	20.4	-5.1
Nagaland	9	18.9	-9.9
Odisha	57.2	32.6	24.6
Puducherry	14.1	9.7	4.4
Punjab	20.9	8.3	12.6
Rajasthan	34.4	14.7	19.7
Sikkim	31.1	8.2	22.9
Tamil Nadu	28.9	11.3	17.6
Tripura	40.6	14.1	26.5
Uttar Pradesh	40.9	29.4	11.5
Uttarakhand	32.7	11.3	21.4
West Bengal	34.3	20	14.3
All India	37.2	21.9	15.3

Source: Review of Expert Group to Review the Methodology for Estimation of Poverty (2009) Planning Commission, Government of India; Press Note on Poverty Estimates, 2011 - 12 (2013) Planning Commission, Government of India.

Note: A negative sign before the number in column four (decrease) indicates an increase in percentage of population below the poverty line.

2.7 History of Poverty Estimation in India

Pre Independence Poverty Estimates

Dadabhai Naoroji in his book, 'poverty and the Un-British Rule in India', made one of the most punctual estimations of poverty. He defined a poverty line extending from Rs 16 to Rs 35 per capita every year, based on 1867-68 prices. The poverty line proposed by him depended on the expense on a subsistence diet comprising of 'rice or flour, dal, mutton,

vegetables, ghee, vegetable oil and salt'. Next, in 1938, the National Planning Committee (NPC) evaluated a poverty line ranging from Rs 15 to Rs 20 per capita every month. Like the prior technique, the NPC likewise planned its poverty line in view of a minimum standard of living perspective in which nutritional requirements are implicit. In 1944, the creators of the 'Bombay Plan' (Thakurdas et al 1944) proposed a poverty line of Rs 75 per capita every year.

Post-Independence Poverty Estimates

In order to gauge the poverty elaborately, in 1962, the Planning Commission constituted a working group, which detailed separate poverty lines for rural and urban regions - of Rs 20 and Rs 25 per capita per year respectively. VM Dandekar and N Rath taking into account National Sample Survey (NSS) information from 1960-61, made the first appraisal of poverty in India in 1971. The expenditure that can satisfactorily provide 2250 calories for every day in both rural and urban ranges must be the base to derive the poverty line. This produced wrangle on least calorie consumption standards while evaluating poverty and variations in these norms based on age and sex.

Alagh Committee (1979)

A separate task force headed by YK Alagh, constituted by the Planning Commission, constructed a poverty line for rural and urban areas on the basis of nutritional requirements in 1979. Table 2.4 shows the consumption expenditure on the nutritional requirements based on 1973-74 price levels recommended by the task force. Poverty estimates for subsequent years were to be calculated by adjusting the price level for inflation.

Table 2.4: Minimum calorie consumption and per capita consumption expenditure as per the 1979 Planning Commission task force on poverty estimation

Area	Calories	Minimum consumption expenditure (Rs per capita per month)
Rural	2400	49.1
Urban	2100	56.7

Source: Report of the Expert Group on Estimation of Proportion and Number of Poor, 1993, Perspective Planning Division, Planning Commission.

Lakdawala Committee (1993)

In 1993, an expert group constituted to audit the methodologies for poverty estimation, led by DT Lakdawala, made the accompanying proposals: (i) consumption expenditure ought to be computed in view of calorie intake as prior; (ii) state specific poverty lines ought to be built and these ought to be overhauled utilizing the Consumer Price Index of Industrial

Workers (CPI-IW) in urban areas and Consumer Price Index of Agricultural Labor (CPI-AL) in rural zones; and (iii) discontinuation of 'scaling' of poverty estimates based on National Accounts Statistics. This expects that the basket of goods and services used to ascertain CPI-IW and CPI-AL reflect the consumption pattern of poor people.

Tendulkar Committee (2009)

In order to audit the methodology for poverty estimation, in 2005, an expert group, led by Suresh Tendulkar, was constituted by the Planning Commission to address the following three inadequacies of the past strategies: (i) consumption patterns were connected to the 1973-74 poverty line baskets (PLBs) of goods and services, whereas there were significant changes in the consumption patterns of the poor since that time, which were not of goods and services, reflected in the poverty estimates; (ii) there were issues with the adjustment of prices for inflation, both spatially (across regions) and temporally (across time); and (iii) prior poverty lines accepted that health and education would be given by the State and formulated poverty lines in like manner.[1]

It prescribed four noteworthy changes: (i) a shift far from calorie consumption based poverty estimation; (ii) a uniform poverty line basket (PLB) crosswise over rural and urban India; (iii) a change in the price adjustment technique to rectify spatial and transient issues with price adjustment; and (iv) incorporation of private expenditure on health and education while estimating poverty. The Committee suggested utilizing Mixed Reference Period (MRP) based evaluations, rather than Uniform Reference Period (URP) based appraisals that were utilized as a part of prior strategies for assessing poverty.[2]

It based its calculations on the consumption of the following items: cereal, pulses, milk, edible oil, non-vegetarian items, vegetables, fresh fruits, dry fruits, sugar, salt & spices, other food, intoxicants, fuel, clothing, footwear, education, medical (non-institutional and institutional), entertainment, personal & toilet goods, other goods, other services and durables.

Using the data on price paid and amount consumed on the above mentioned items by the population that was classified as poor by the previous urban poverty line, the Committee computed new poverty lines for rural and urban areas of each state. It concluded that the all India poverty line was Rs 446.68 per capita per month in rural areas and Rs 578.80 per capita per month in urban areas in 2004-05. The following Table 2.5 outlines the percentage change in the population below the poverty line after the application of the Tendulkar Committee's methodology.

Table 2.5: Percentage of population below poverty line calculated by the Lakdawala Committee and the Tendulkar Committee for the year 2004-05

Committee	Rural	Urban	Total
Lakdawala Committee	28.3	25.7	27.5
Tendulkar Committee	41.8	27.5	37.2

Source: Report of the Expert Group on Estimation of Proportion and Number of Poor, 1993, Perspective Planning Division, Planning Commission; Report of the Expert Group to Review the Methodology for Estimation of Poverty, 2009, Planning Commission

The Committee also recommended a new method of updating poverty lines, adjusting for changes in prices and patterns of consumption, using the consumption basket of people close to the poverty line. Thus, the estimates released in 2009-10 and 2011-12 use this method instead of using indices derived from the CPI-AL for rural areas and CPI-IW for urban areas as was done earlier. Table 2.6 outlines the poverty lines computed using the Tendulkar Committee methodology for the years 2004-05, 2009-10 and 2011-12.

Table 2.6: National Poverty Lines (In Rs Per Capita per Month) For the Years 2004-05, 2009-10 and 2011-12

Year	Rural	Urban
2004-05	446.7	578.8
2009-10	672.8	859.6
2011-12	816.0	1000.0

Source: Report of the Expert Group to Review the Methodology for Estimation of Poverty (2009) Planning Commission; Poverty Estimates 2009-10 and Poverty Estimates 2011-12, Planning Commission

Rangarajan Committee

In 2012, the Planning Commission constituted another expert panel on poverty estimation, led by C Rangarajan with the following key targets: (i) to give a substitute strategy to gauge poverty levels and analyze whether poverty lines should be fixed solely in terms of a consumption basket or if other criteria are also relevant; (ii) to look at the divergence between the consumption estimates based on the NSSO methodology and those emerging from the National Accounts aggregates; (iii) to audit universal poverty estimation techniques and demonstrate whether in light of these, a specific technique for empirical poverty estimation can be produced in India, and (iv) to prescribe how these assessments of poverty can be connected to eligibility and entitlements under the different plans of the Government of India.

[1] While private expenditure on education and health was covered in the base year 1973-74, no account was taken of either the increase in the proportion of these in total expenditure over time or of their proper representation in available price indices.

Some Concepts in Measurement of Poverty

Poverty line: It is the income or consumption expenditure level that is considered to represent the minimum desirable level of living in a society for all its citizens. This minimum level may be defined in absolute or relative terms. The absolute poverty line is often defined as the threshold income that just meets food expenditure corresponding to minimum energy (calorie) need of an average person and makes a small allowance for non-food expenditure.

Head count ratio (HCR): It is the proportion (or percentage) of persons in a society whose income or expenditure falls below the poverty line. It is the most commonly used measure of poverty.

Poverty gap (PG): It refers to the proportionate shortfall of income of all the poor from the poverty line and expressed in per capita terms of the entire population. It tells us whether the poor are more or less poor and thus reflects the average depth of poverty. If the numbers of poor and total population are the same in two societies but the poor have less income in the second society than the first, PG index would be higher for the second society even though HCR is the same for the two.

Squared poverty gap (SPG): It is a normalized weighted sum of the squares of the poverty gaps of the population and reflects the intensity of poverty. For a given value of the PG, a regressive transfer among the poor would indicate a higher SPG value. HCR, PG and SPG are special cases of a measure suggested by Foster, Greer and Thorbecke (1984).

Lorenz curve: It is a curve that represents the relationship between the cumulative proportion of income and cumulative proportion of the population in income distribution, beginning with the lowest income group. If there were perfect income equality, the Lorenz curve would be a 45-degree line.

Gini coefficient: It is the area between the Lorenz curve and the 45-degree line, expressed as a percentage of the area under the 45-degree line. It is a commonly used measure of inequality. With perfect income equality, the Gini coefficient would be equal to zero; with perfect inequality, it would equal one. Gini coefficient normally ranges from 0.3 to 0.7 in cross-country data.

\$1 a-day poverty line: It is used by several international organizations for comparison of poverty across countries and actually refers to an income or consumption level of \$1.08 per person per day based on 1993 dollars adjusted for purchasing power parity (PPP). The Millennium Development Goal sets its poverty target in terms of this poverty line.

Source: Based on Asian Development Bank (2004).

[2] Under the URP (Uniform Reference Period) method, respondents are asked to detail consumption over the previous 30 days; whereas under the MRP (Mixed Reference Period) method five low-frequency items (clothing, footwear, durables, education and institutional health expenditure) are surveyed over the previous 365 days, and all other items over the previous 30 days.

2.8 Operational Definition of Poverty

In comprehending poverty and how to reduce it, there are two starting point which are evident as they are dismissed. One is the perceptions and priorities of the individuals who characterize poverty- ordinary, non-poor, urban based and numerate proficient. The other is the perceptions and priorities of the poor themselves. Inquisitively, neither has

got much consideration in the prevailing proficient literature of anti-poverty research and policy. Most experts dive into the debate in the middle, without scrutinizing their mindset or the basic framework, and the poor are very little consulted away. Basically, in India, where poverty estimates are different for the same year, by two different committees (Lakdawala Committee- 27.5% poor, Tendulkar Committee - 37.2% poor, for the year 2005), the poverty estimation and poverty eradication are very difficult task. In this context something different, out of the income, expenditure and consumption criteria must be employed, where the poor can also actively participate in eradicating poverty. Like, without knowing the disease, prescription for the same cannot cure the disease, similarly without having any idea as to why poor are poor no poverty eradication schemes can be successful. Thus, the study embarks to look at some of the views, communicated or induced by the poor themselves; taking care of the issues as why the poor are poor? (Chambers, 1988).

The thesis would like to emphasise that, basically this study is not about how poverty is defined and measured, but about how it is perceived. Moreover, the present study is about perceptions of the causes of poverty and effect of poverty on the quality of life of the people. However, to understand how people perceive poverty, it is crucial that an explanation of how poverty is defined and measured be provided. To enlighten our perspectives towards the causes of poverty it is important to understand the real causes of it (Rank, 2001) . Basically, this study will emphasise on explaining poverty under three major factors: a) individual factors, b) cultural and structural factors, and c) fatalistic factors.

The individual variables that fuel poverty incorporate individual demeanor, human capital, and welfare investment (Gans, 1995, Rank, 2004 and Schwartz, 2000). The belief in individualism puts much accentuation on individual diligent work and obligation to secure fundamental needs including food, shelter and health care services (Rank, 2004). The hypothesis of social Darwinism likewise legitimizes individuals' involvement with achievement or poverty on the premise of an individual's capacity to survive. Social Darwinism is the expansion of Darwin's ideas of natural selection and biological evolution to humans (Kwadzo, 2010). Darwin's theory of natural selection was employed by both Spencer and William Sumner to argue for the primary cause of poverty in society (Hurst, 2004 and James, 2006). They believed that those with better capacities are fit for being productive to survive while the powerless will cease to exist. As indicated by Spencer, the social framework is debilitated when the powerless are kept in the public arena. In this regard the culture of poverty theory reasons that many poor people get accustomed to their deprived situation and develop a way of life that keeps them poor (Davids, 2010). As per this clarification, the poor display feelings of marginality, helplessness, dependency and inferiority (Hunt, 1996). Wilson (1996) along these lines watched that from an individualistic viewpoint individuals are viewed as poor due to their absence of capacity, endeavors or ethics.

The structural factors explains how poverty is created and maintained in some

neighbourhoods or among some groups. The cultural and neighbourhood factors relate to the influence of people's residential environment that tends to shape poverty or success (Kwadzo, 2010). The theory of culture of poverty is based on the assumption that both poor people and the rich have distinctive examples of value, convictions and behavioral standards (Mandell and Schram, 2003, McIntyre, 2002, Lewis, 1996). This hypothesis contends that the poor get to be poor since they take in certain psychological behaviours associated with poverty. Lewis says that poor learn not to study hard, not to plan the future and to spend the money unwisely. Lewis brought up that poverty is transmitted from era to era since children are associated with values and goals associated with poverty (Mandell and Schram, 2003, McIntyre, 2002, Lewis, 1996). The opportunity theory of poverty contends that individuals are poor since they have restricted human capital, and in addition constrained access to circumstances contrasted with the rich. This structural explains the causes of poverty is due to the unequal conditions prevailing within the society, rather than intellectual and cultural deficits of the poor. Along these lines, the study will look at the factors where the poor are not to fault for their own circumstances (Shek, 2004).

The third perspective recognised that poverty is often contributed by ill- health or social or economic consequences (Bullock & Waugh, 2005). Some scholars refer to these causes as accidental causes, while others refer to it as fatalistic factors such as bad luck or misfortune (Shek, 2004 & Bullock et al., 2005).

2.9 Contextualization of Perception of the Causes of Poverty in Odisha Context

Odisha has historically witnessed higher incidence of poverty. In recent years Odisha has been able to reduce poverty at faster rates. As per estimates made by the Planning Commission based on the Tendulkar Committee methodology, poverty in Odisha declined by 24.6% from 57.2% in 2004 – 05 to 32.6% in 2011 – 12. This was the highest poverty reduction by any major State in the country. But, the State witnesses wide regional, social and general disparities in development. All regions have not shared the gains of development in an equitable manner. With a view to addressing the problem of regional disparities and expediting development of interior tribal dominated districts, the Government has implemented a series of development programs such as Revised Long Term Action Plan (RLTAP), Biju KBK (Kalahandi, Bolangir & Koraput) Plan, Biju Kandhamal O Gajapati Yojana, Gopabandhu Gramin Yojana (GGY), Backward Regions Grant Fund (BRGF) and Western Odisha Development Council (WODC). The Funding for RLTAP and BRGF has been provided by Government of India. With support from Government of India, the State has implemented a new initiative, called Integrated Action Plan (IAP) in 18 tribal and backward districts of Odisha. These development initiatives aim at faster development of

the backward regions of the State.

Now the major question is that, can poverty be eradicated with these government assistance? Are not these schemes making poverty more comfortable? Because, the district-wise analysis of Gross State Domestic Product (GSDP) reveals that among the districts of Odisha, Sundergarh has the highest percentage share of State's GSDP with 8.54% followed by Khorda 7.52% in 2010 – 11. But, still there exists poverty in Sundergarh district. Rourkela being one of the advanced and also the smart city of the District, there still exists poverty and slum. Then who is contributing toward the GSDP and who are not. If not, then why?

Probably, the reason to this why is to quantify poverty beyond the boundaries of income or other objective terms. What does poverty mean in real sense? Does it mean sitting idle and cursing the fate or targeting the government and enjoying the government beneficiaries or blaming the society and relishing the free meals? Have we ever emphasized why after so many years of fight against poverty, still poverty exists? Why after so many governmental and non-governmental policies and programs, there is no end to poverty? In addition, do we still have faith on freebies that it could play miracle in tackling poverty. These freebies are making poverty more comfortable and strong. If a poor is getting an authorized slum to live in, free or subsidized meals, direct cash transfer to meet the needs, free mid-day meals for children; then why should they think to get out of poverty. So, instead of making poverty more comfortable in the name of poverty reduction or alleviation or eradication, it is prior to understand how poor perceive poverty. What is the perception of causes of poverty from the poor context. With this regard, the thesis sets out to study the perceived causes of poverty in Odisha context, where after so many poverty alleviation programs and strategies, Odisha still stands fourth from bottom in the race of development in India.

Chapter 3

Research Design and Methodology

3.1 Introduction

The current chapter will outline the research design and methodology followed in this study. Research design and methodology is the fundamental part of the research and helps in understanding how the research problem is investigated. The chapter therefore starts with the aim of the study, framing of research questions and hypothesis. Next, the measurement instrument is discussed, followed by the sample design and sampling methods, as well as the data collection, capturing and analysis procedures. Finally, the chapter concludes with the focus on the shortcomings and limitations of the study.

3.2 Choice of Rourkela City for the Study

Rourkela is a city situated in the northern outskirts of the Indian state of Odisha. It is arranged around 340 kilometers north of state capital Bhubaneswar, and is encompassed by a scope of slopes and surrounded by rivers. The city is famously known as the Steel City of Odisha. It has one of the biggest steel plants of the Steel Authority of India Limited (SAIL) known as Rourkela Steel Plant. It additionally has one of the National Institutes of Technology (NIT Rourkela) of the nation. India's first public sector steel plant facility was set up in Rourkela with the assistance of German organizations Krupp and Demag. In the late 1950s and mid-1960s, the town was the biggest German province outside Germany. Rourkela is the industrial capital of Odisha. It has commercial enterprises of all sizes. The city is known universally for iron and steel exchanges. Recent up spurt in iron and steel pricing has seen a considerable measure of commercial ventures of all sizes coming in and around Rourkela. The city is close to the wellspring of crude materials.



Besides all these highlighting things, there is still prevalence of poverty, slums, poor quality of life, child labor, etc. In fact Rourkela as a place provides ample opportunity to earn and engage oneself. But still unemployment is found. Moreover, Rourkela has been declared as Smart City in the year 2015, but still there are poor, slums at the road side, children begging at the Railway Station, old men and women begging before temples. As the researcher is born and brought up at Rourkela, the question that hunted the mind of the researcher, which latter formed the base of the research is that “what is the cause of poverty in the midst of plenty?” Why there is unemployment when men are searched for various works at the steel plant? Why people prefer to beg and live when they are physically and mentally sound to earn for themselves. When the government is doing so many things to reduce poverty and improving the quality of life, then why the poor prefer to be poor? In order to find out the answers to these question, the researcher purposively chose Rourkela as the study area, to make an in-depth study to find out the reason as why poor are poor and to evaluate their quality of life.

3.3 Research Design and Methodology

A cross-sectional survey using multi-stage random sampling procedure was conducted among the poor and non-poor aged between 18 and 60 years of Rourkela city of Odisha

during March-July, 2014. Selection of respondents involved four stages of sampling procedure. Primary sampling units (PSU) were selected in the first stage. The visiting point was selected in the second stage followed by selection of the respondents in the third stage and listing of the targeted respondents in the fourth stage. Before collection of data it was hypothesized that every respondents living in slum may not be under the poverty criteria and every respondent living in non-slum may not be non-poor. For this purpose a sample of 900 was purposively taken (slum= 600 and non-slum= 300). Data were collected by face-to-face interviews with pre-tested structured questionnaire. As per Census 2011, there are 348 slums in Rourkela. Twenty slums¹ were selected randomly to collect data from the poor. From among various sectors and colonies of Rourkela, 10 non-slum² locations were chosen randomly for collection of data from the non-poor. From each PSU 30 households were selected through systematic random sampling. For the selection of household listing of names of all the people age between 18 and 60 years was done. KISH grid³ was used to select the particular respondent for interview. The study is an empirical study that uses primary data to answer causal questions about perceptions of the causes of poverty and the QOL. After the collection of all data, during the process of data cleaning 518 data collected from the slum were up to the poverty criterion, where the respondents living condition and socio-economic status can be termed as poor. About 47 slum households did not co-operate to give necessary information to the researcher and 35 data did not meet the poverty criterion as the respondents' living and socio-economic status was high as compared to those 518 data. These 35 respondents were basically the retired Steel Plant employees who had forcibly acquired a piece of land and were staying with every facilities as the non-slum. Thus, for the purpose of sound analysis a rounded figure of 500 slum data who were considered as poor were taken. Similarly, with the settled population data, 220 respondents living and socio-economic status was higher and were above the poverty criterion. Rest 65 data were incomplete due to the non-co-operation of the respondents; 15 data were not up to the mark where the settled respondents can be termed as non-poor. Their socio-economic status was significantly low as compared to the above 220 data collected for the representation of non-poor. Thus, in order to make a swift analysis, 200 samples from the settled population were selected for the purpose who can represent the non-poor.

A stepwise illustration of the research design is given below easy understanding.

¹Slum is an area of the city where poor people live. Slums are not permanent and are forcibly acquired by a group of people. The selected slums are heavily populated urban informal settlement characterized by substandard housing and squalor. The selected slums lack reliable sanitation services, supply of clean water and clean cooking.

²Non-slum in this study are characterized as permanent and well planned housing complex, habituated by the non-poor, with all facilities of sanitation, drinking water and cooking.

³KISH GRID is a technique that involves constructing a list of eligible individuals at a particular address, ordered by age, and then selecting according to the serial number of the address itself. The system is devised so that all individuals in a household have an equal chance of selection.

3.3.1 Study Population

The target population for the survey was adult residents of Rourkela aged 18 years and not older than 60 years. The researcher had to limit the age of the sample at 60 years because, either the listed household had no respondents aged above that or if available they were reluctant to respond the questionnaire. If at all the respondents aged above 60 years attempted to response, they failed to complete the questionnaire.

3.3.2 Sample

A total of 700 randomly selected respondents across Rourkela participated in the study, from which 500 were from slum and 200 were from settled population. The sample of 700 respondents were purposively undertaken as the required sample was expected to meet the requirement of the research. The sample was based on the 2011 Census. Interviewer conducted face-to-face interviews in the language of the respondent.

3.3.3 Socio-economic characteristics of sampled population (Poor and Non-poor)

The basic socio-economic characteristics of poor and non-poor households are given in Table 3.1 The table reveals that non-poor are those who live in pucca houses with well sanitation facility, separate kitchen in their house and cook food using gas or/ and electricity, use tap or tube well as source of drinking water and education is the top priority with 100% literacy. If we have a glimpse on the expenditure part, then we can infer that the poor make an expense of Rs. 4043 on an average basis monthly, compared to Rs. 14875 on the part of non-poor.

Table 3.1: Socio-economic characteristics of sampled population (Poor and Non-poor)

Type of House (Pucca)	2.8% 91.5%	
Sanitation Facility	64.0%	97.5%
Separate Kitchen	34.0%	92.0%
Clean Cooking	5.4%	97.5%
Safe Drinking Water	5.6%	100%
Illiterate	17.4%	0.0%
Monthly Expenditure (Mean)	Rs. 4,043	Rs. 14,875
N	500	200

Basically, based upon these variables, the study differentiates between the poor and the non-poor. Other than that, as per the 66th round of National Sample Survey Office [NSSO] and Ministry of Statistics and Programme Implementation, the per capita monthly expenditure of Rural Indians is estimated to be at Rs. 781, as compared to Rs. 965 for urban

Indians (NSSO, 2011, Mohapatra, 2012). As Rourkela is recorded as an urban area, the estimated per capita monthly expenditure should be Rs. 965. Based upon this, if we explore our collected data, then we can find that if the average size of a family is 4.5 then the monthly expenditure of the household must be Rs. 4342. But, the collected evidence shows that the monthly expenditure of the slum population is Rs.4043 and the non-slum population is Rs. 14875, which is less for the slum and more for the non-slum population as compared to the evaluated estimation. So, on this ground we have termed the slum population as the poor and the settled (non-slum) population as non-poor.

3.4 Research Instrument

The research instrument was a questionnaire that measured the perceptions of poverty as well as the Quality of life of the respondents. First section deals with the background characteristics of the individuals, the second section deals with Feagin's(1972) perception's scale of poverty to measure the perception of the poor and the non-poor for the cause of poverty and the third section deals with WHOQOL-BREF to measure the QOL of the respondents. Section 2 of the questionnaire includes the items that can measure the perceived causes of Poverty drawn from the Perceptions of the Causes of Poverty Scale (PCPS) developed by Joe Feagin (Bullock & Waugh, 2005; Hunt 2004; Shek, 2004 & Hunt, 1996). The questions are based on measures previously reported in the literature (Feagin, 1972; Nasser and Abouchedid, 2001; Nasser et al., 2005, Davids, 2010) and pre-interviews conducted with some slum dwellers and settled population. The dimensions were developed on the basis of the attribution style (Hieder, 1958), which reflects how certain events may befall a person or how the person may attribute reasons outside the self. For example, items those were fatalistic yielded perceptions of the causes of poverty to forces such as God, luck, misfortune, and lack of control. The individualistic dimension attributed poverty to individual adjustment, and dispositional factors. The structuralist dimension items portrayed the educational, health, or governmental institutions, as being the perceived causes for poverty. The questions about the causes for poverty are presented with hypothetical events to which participants' respond in a way that they think it involves them. All variables and related statements were discussed among different researchers, to determine the meaning and relevance of items in the Indian context. We had to go through several revisions and then pilot test on a small group of poors and non-poors, not included in the sample. In order to ascertain the level of clarity, applicability, appropriateness, and comprehension, a five response choice format was chosen for assessing the statements, where higher values indicated a greater importance as to why people are perceived to be poor, ranging from strongly disagree (1) to strongly agree (5). The statements included "poor people are poor because" (Appendix A).

The Section 3 of the questionnaire includes the questions that measure the Quality of Life

which is drawn from WHOQOL-BREF. The WHOQOL-BREF is based on four domain scores. There are also two items that are examined separately: question 1 asks about an individual's overall perception of QOL and question 2 asks about an individual's overall perception of his or her health. The four domain and facets incorporated within the domains are given in the Table 3.2. Domain scores are scaled in a positive direction (i.e. higher scores denote higher quality of life). The mean score of items within each domain is used to calculate the domain score. Mean scores are then multiplied by 4 in order to make domain scores comparable with the scores used in the WHOQOL-100, and subsequently transformed to a 0-100 scale, using the formula: TRANSFORMED SCORE= (SCORE-4) x (100/16). Explicit instructions for checking and cleaning data, and for computing domain scores, are given in Appendix-B. A method for the calculation of individual scores is below:

Physical domain= ((6-Q3) + (6-Q4) + Q10 + Q15 + Q16 + Q17 + Q18) x4.

Psychological domain= (Q5 + Q6 + Q7 + Q11 + Q19 + (6-Q26)) x4.

Social Relationships domain= (Q20 + Q21 + Q22) x4.

Environment domain= (Q8 + Q9 + Q12 + Q13 + Q14 + Q23 + Q24 + Q25) x4.

Where more than 20% of data are missing from an assessment, the assessment should be discarded. Where up to two items are missing, the mean of other items in the domain is substituted. Where more than two items are missing from the domain, the domain score should not be calculated (with the exception of domain 3, where the domain should only be calculated if < 1 item is missing).

Table 3.2: WHOQOL-BREF Domains

Domain	Facets incorporated within domains
1. Physical health	Activities of daily living Dependence on medicinal substances and medical aids Energy and fatigue Mobility Pain and discomfort Sleep and rest Work Capacity
2. Psychological	Bodily image and appearance Negative feelings Positive feelings Self-esteem Spirituality / Religion / Personal beliefs Thinking, learning, memory and concentration
3. Social relationships	Personal relationships Social support Sexual activity
4. Environment	Financial resources Freedom, physical safety and security Health and social care: accessibility and quality Home environment Opportunities for acquiring new information and skills Participation in and opportunities for recreation / leisure activities Physical environment (pollution / noise / traffic / climate) Transport

Besides quantitative techniques, qualitative techniques have been undergone. The research has undertaken 10 case studies for in-depth study to explore the perception and the quality of life of the sampled population.

3.5 Sampling Design

The sample design is a multi-stage area probability sample. The main purpose of the sample design is to yield a representative sample of 700 adults, aged between 18 and 60 years in the households. The sampling design has three stages and this section deals with each of these in turn.

3.5.1 Stage 1: Random selection of the primary sampling units

The primary sampling units (PSU's) are the smallest, well-defined geographic units for which reliable population data are available. From among 348 slums of Rourkela, randomly 20 slums were selected for the purpose (Table 3.3). From each slum 30 households were interacted. 200 settled respondents are chosen for the basis of standard, from among various sectors and colonies of Rourkela.

Table 3.3: Selected Slums

SLUMS	HOUSEHOLD
G.R.P. BARAK	75
NALAROAD-1	98
TANGARPALLI-2	111
SWEEPER BASTI	121
GOPABANDHU NAGAR	129
DHOBILINE	135
SECTOR-14-1	142
LALTANKI-2	150
MUNDATOLA	155
AMARNATH PALLI-2	161
CHUDI BASTI- 3	166
GUNDICHAPALLI-KA	170
C.C, COLONY MINI	175
BANGLATOLA	184
MODERN INDIA-2	190
SITAL PADA-1	198
MALAGODOWN 2	202
M.S PALLI-4	212
KALAYANI-2	232
HAMIRPUR-2	778

3.5.2 Stage 2: Selection of the visiting point

From among 20 slums 30 households are selected. For the purpose of selection of households in each slum, an interval is calculated. Then one household is selected randomly. Then the collection of data will follow from left to right at each calculated interval. For example, if a slum is having 75 households, then the interval value will be $75/30=2.5$. Then for random selection of one household the formula $=\text{RAND} ()*3$ is applied. The output is 3. So the first household will be the third one, the second one will be the sixth one and so on 30 household will be chosen from the slum moving from left to right , for the purpose of the study.

3.5.3 Stage 3: Respondent selection procedure and household roster

There were four basic steps in the respondent selection procedure (see the Appendix C, and D given below for a detailed explanation):

Step 1: Number of households at visiting point In Step 1 the fieldworker must determine how many households there are at the visiting point.

Step 2: Number of people 18 and older at visiting point In Step 2 the fieldworker must determine how many people are between 18 and 60 years at the visiting point.

Step 3: Listing the names of all the people 18 years and older In Step 3 the fieldworker must list the names of all the people between 18 and 60 years at the visiting point on the questionnaire.

Step 4: Selection of the interview respondent Once the fieldworkers completed the list of names, a Kish grid is used to select the respondent (Appendix E).

3.6 Data Collection

Interviewer conducted face-to-face interviews in the language 700 respondents, selected randomly across Rourkela. A scheduled structured interview was employed to ensure that the questions, their wording and sequence are fixed and identical for every respondent. The interviews lasted about sixty minutes.

3.7 Capturing and Editing of the Data

Once the fieldwork was completed all the questionnaires were prepared for data entry. Stringent quality control checks were carried out at all stages before data entry and data analysis. Moreover, the quality control process in particular involved 1) field back checks, 2) questionnaire screening 3) data entry and 4) data cleaning and verification.

3.7.1 Questionnaire screening

Before the data entry took place all the questionnaires were checked to determine if they were fully completed. The main purpose of this pre-data entry check was to ensure that the questionnaires accurately reflect the responses made by the participants. Furthermore, whether there were no missing answers.

3.7.2 Data entry

The data was directly captured from the questionnaires into the Statistical Package for the Social Sciences (SPSS). My Supervisor monitored the work of the data entry and did random checks to examine the quality of the data entry.

3.7.3 Data cleaning and verification

Once the data was entered into SPSS it was ready for cleaning and verification. The main purpose of the cleaning and verification process was to ensure that the final product was of the highest quality before it was analyzed. In sum, the data cleaning determined, for every case, whether each variable contained only the valid response categories. In general, the data cleaning and verification procedures revealed that the data set was of a very good standard.

3.8 Methods

The analysis of the present study is conducted at five levels using a range of statistical analysis methods.

- Firstly, through Factor Analysis, the results of the respondent's perception of the causes of poverty are reported and a comparison is made between 500 the poor and 200 non-poor's perception of the causes of poverty.
- Secondly, the QOL is evaluated for the same 500 poor and 200 non-poor by employing WHOQOL-BREF. Then a comparative analysis of the QOL between the poor and the non-poor is provided through t-Test and the relation between the different domains of QOL is done by using Pearson's Correlation.
- Thirdly, through simple Linear Regression analysis, the focus is made on understanding the role of various socio-economic & demographic variables contributing towards the perception of the causes of poverty and QOL of the 700 sampled population.
- Fourthly, through the same Regression technique evaluation is done on how the perception of the causes of poverty influences the QOL and Pearson's Correlation is done to see the relation between the perception of the causes of poverty and QOL.
- Fifthly, the qualitative information collected through in-depth study is used to evaluate the difference in the perception towards income, children and family between the poor and the non-poor. For the purpose some case studies have been undergone.

3.9 Limitations and Shortcomings of the Data

When all is said in done, the review can be censured for the absence of in-depth information.. This criticism is mainly a result of the over-reliance on close-ended questions, which provide little scope for exploration that is needed to gather new data. In addition, survey questionnaire is often exposed to high refusal rates, high non-response rates, interviewer effects, respondent effects, fieldwork and data capturing errors as well as sampling errors. This chapter emphasizes that a number of quality mechanisms were built into the study to ensure that the survey minimized most errors related to data collection and data capturing. Finally, while the study provided data on perceptions of the causes of poverty and on several socio-demographic variables, further research is needed to understand how these perceptions influence respondents' support for poverty-related policies and programmes.

Chapter 4

Socio-Economic and Demographic Profile of Poor and Non-Poor

4.1 Introduction

This chapter provides a background of demographic and socio-economic characteristics of the sampled households and selected individuals. The collected data on the sampled population provides information on various aspects like household characteristics and housing condition, possession of assets, socio-economic characteristics and individual respondent's profile. The chapter is divided into two sections: Section I- which deals with the sampled household profile and Section II- which presents the selected individual's profile. The Section I which deals with household profile covers four components: (i) household characteristics (ii) housing characteristics (iii) possession of assets (iv) support system. In each section a clear graphical comparison is made between the poor and the non-poor. This helps to have a bird eye view of the socio-economic & demographic profile of poor and non-poor.

4.2 Sampled Household Profile

This section makes a comparative graphical analysis of the 500 poor and 200 non-poor respondent's household profile. The comparison is made on the household characteristics, housing characters, possession of assets and support system by the government or other.

4.3 Household Characteristics

The result of the survey reveals that, in a poor household maximum number of family member is ten and minimum two, whereas, in a non-poor household maximum number of family member is seven and minimum 2 Figure: 4.1 In a poor household maximum male count is six and female count is seven, and in a non-poor household maximum male count is four and female count is five (Figure: 4.2 & Figure: 4.3).

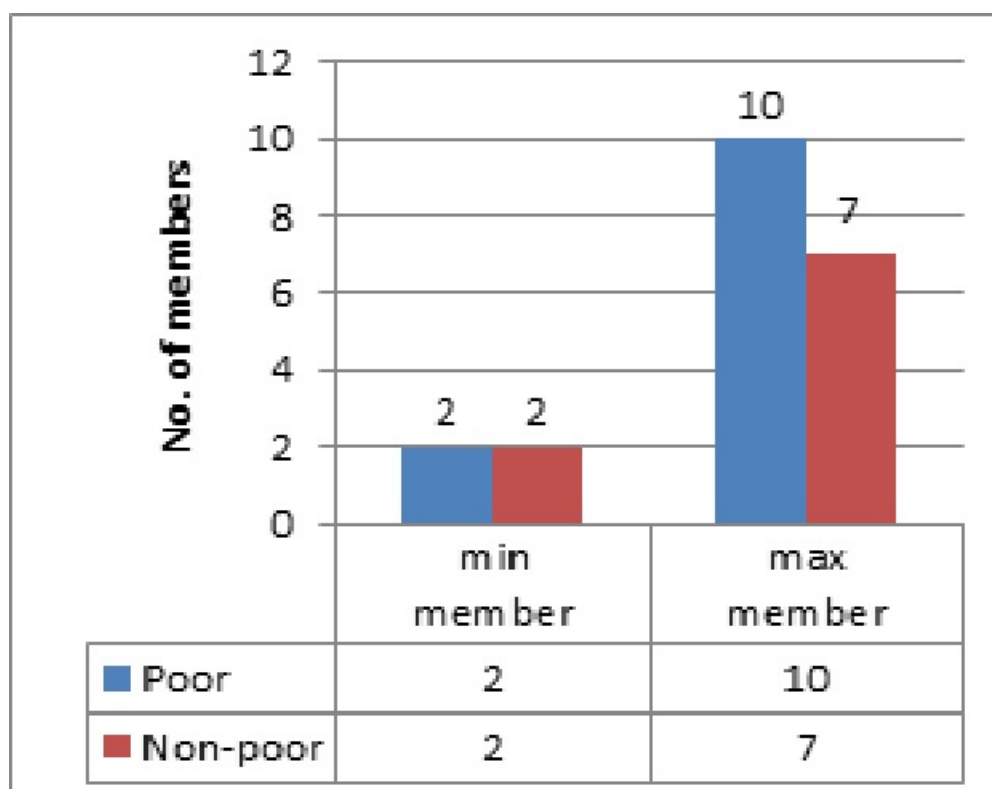


Figure 4.1: Household Size

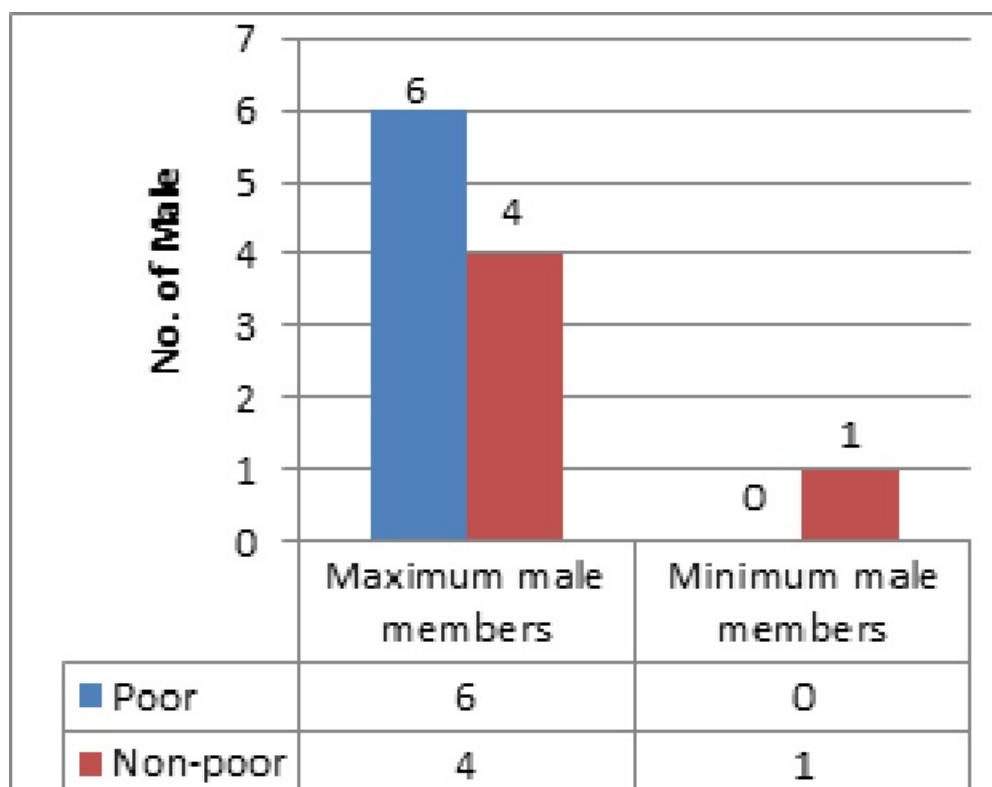


Figure 4.2: Male Member in a Household

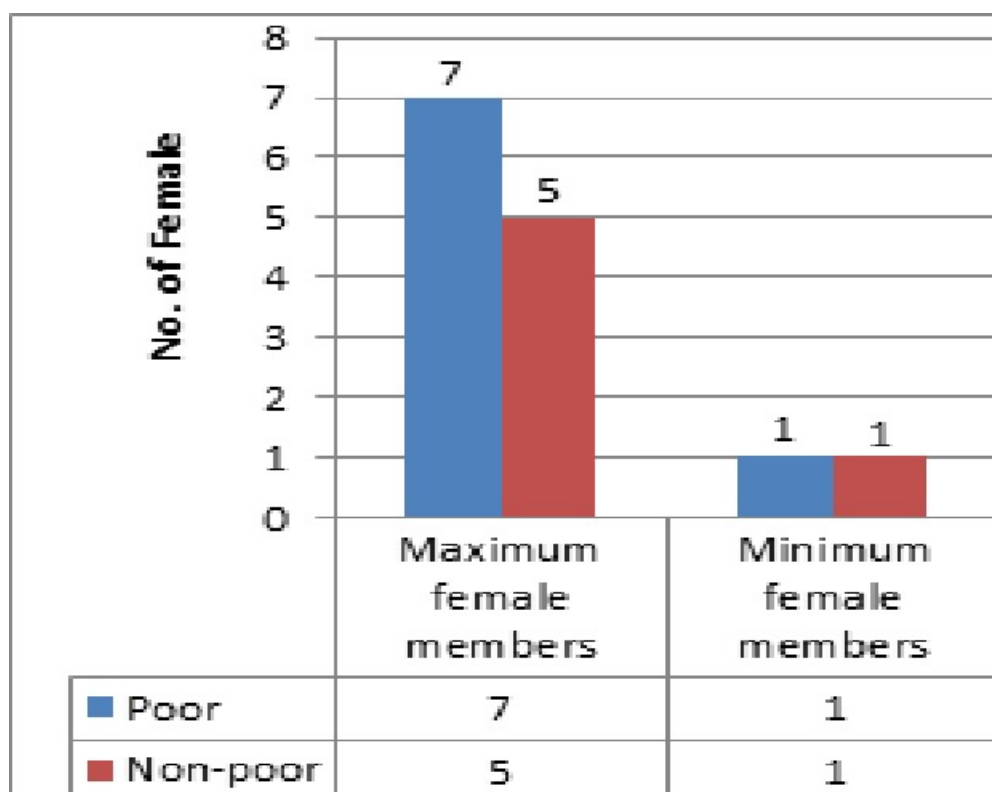


Figure 4.3: Female Member in a Household

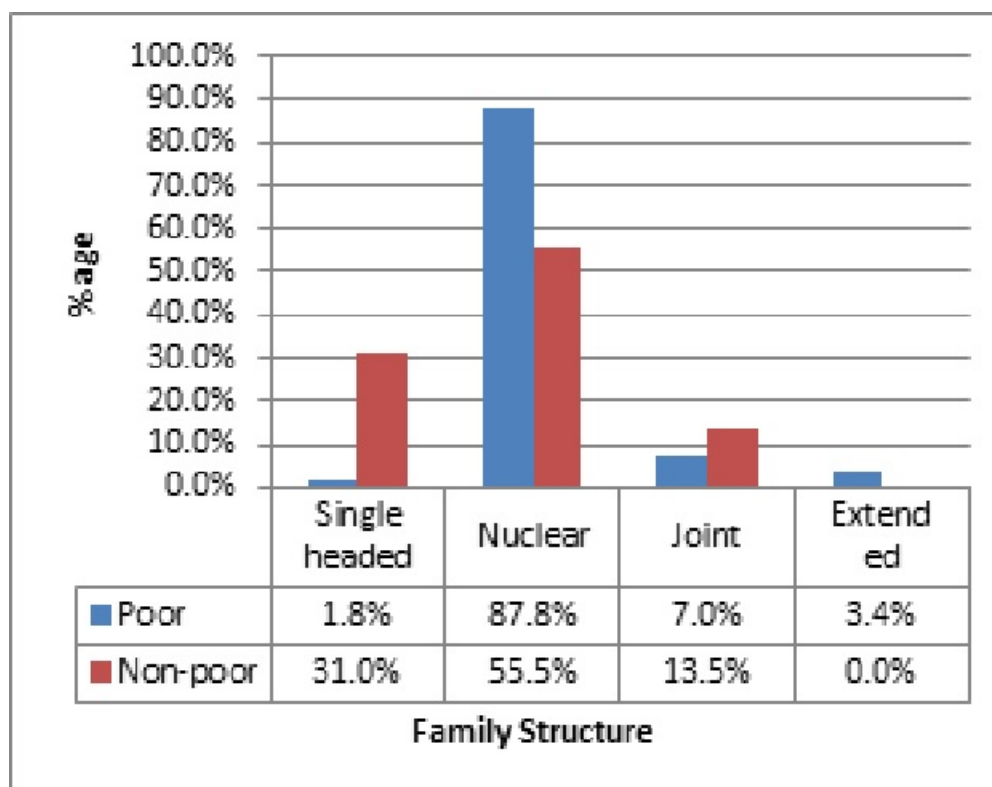


Figure 4.4: Family Structure

4.4 Housing Characteristics

The housing characteristics display the basic margin to differentiate between the poor and the non-poor. It includes housing pattern, source of drinking water, sanitation facilities, source of cooking and source of lighting. The housing characteristics of the sampled population are given in the following graphs (Figure- 4.5 - Figure- 4.11). The collected data reveals that maximum non-poor live in a pucca house (91.5%) and maximum poor lives in a semi-pucca house (69.6%). Maximum non-poor are having more than four rooms in their house (50%), with separate kitchen (92%) and sanitation facility (97.5%). Gas is the major source of cooking (89%) and piped water the major source of drinking water (86%) for the non-poor. Whereas, the poor are having maximum two rooms in their house (61.8%), only 34% of the poor are having separate kitchen and 64% are having sanitation facility. Wood is the major source of cooking (56.6%) and open well is the major source of drinking water (94.4%) for the poor. Amazingly it is found that maximum poor are having electricity as the source of lighting (98.8%) compared to the non-poor (97%).

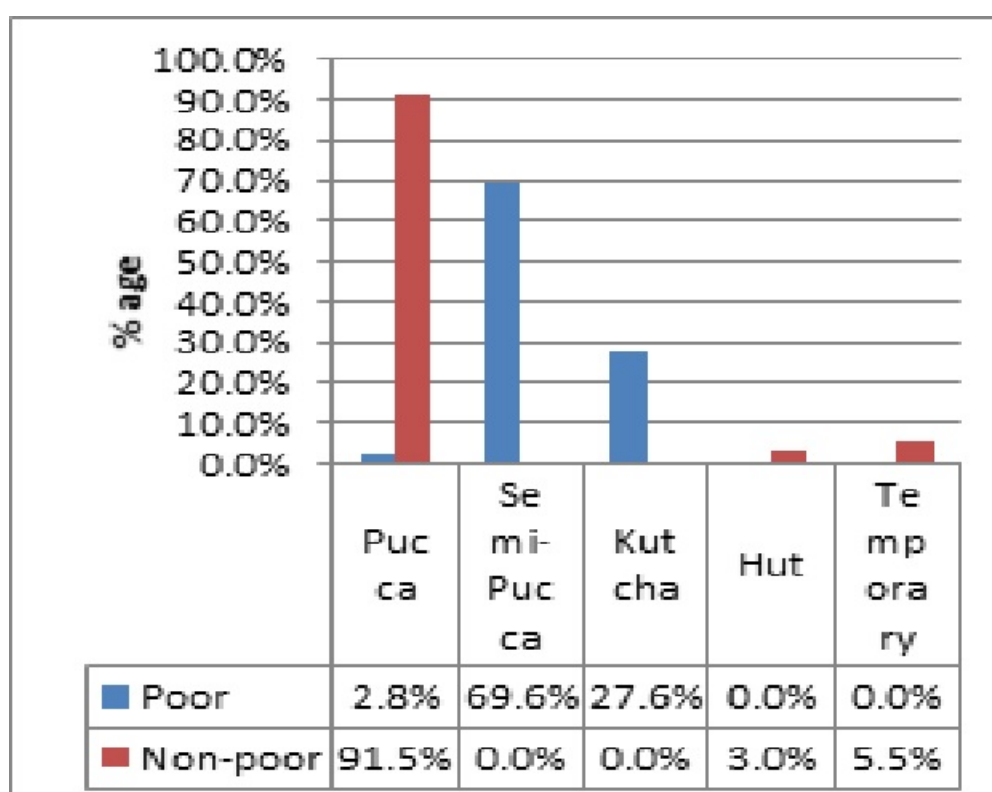


Figure 4.5: Type of House

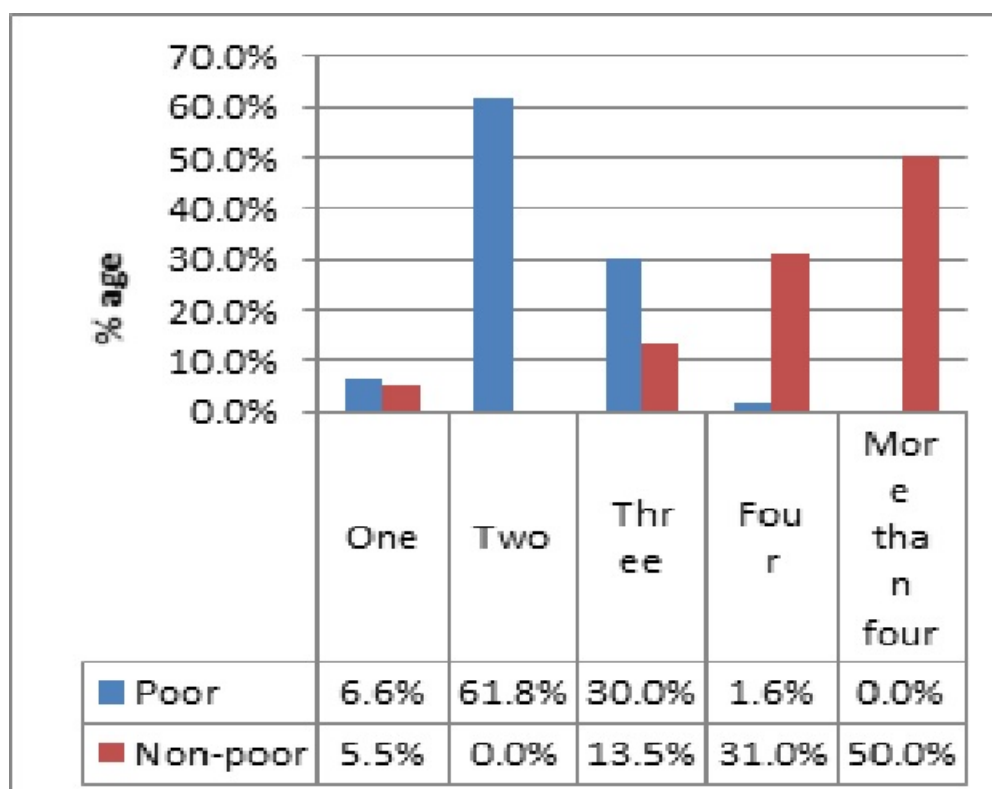


Figure 4.6: Rooms in a House

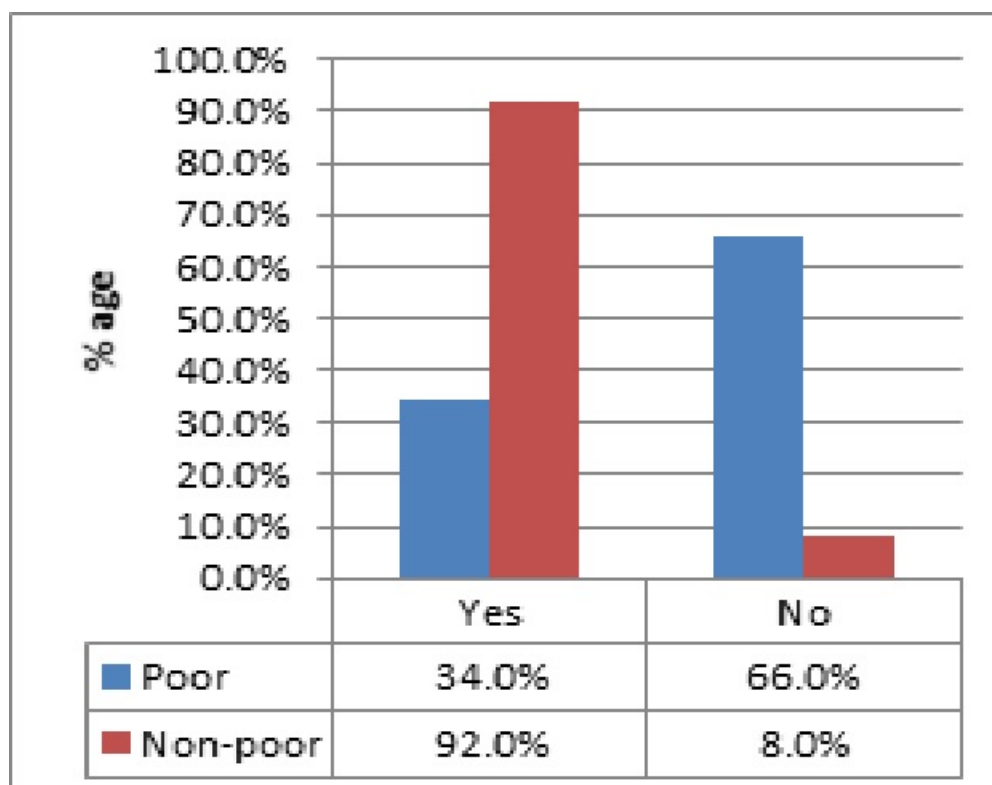


Figure 4.7: Kitchen Room

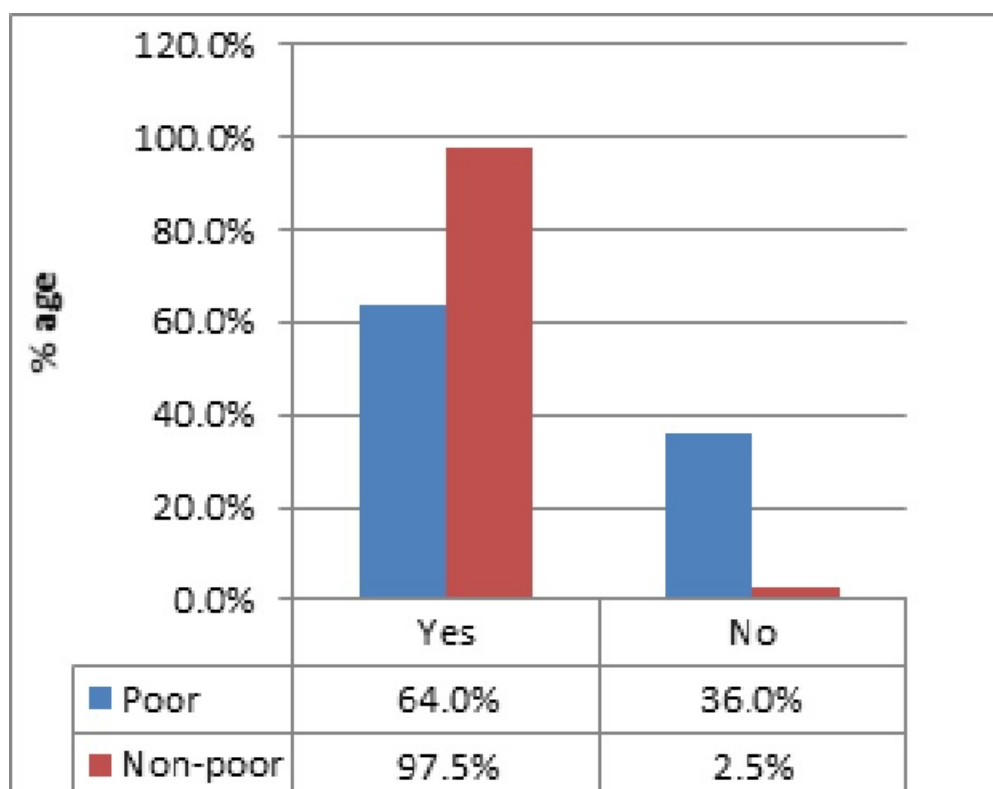


Figure 4.8: Sanitation Facility

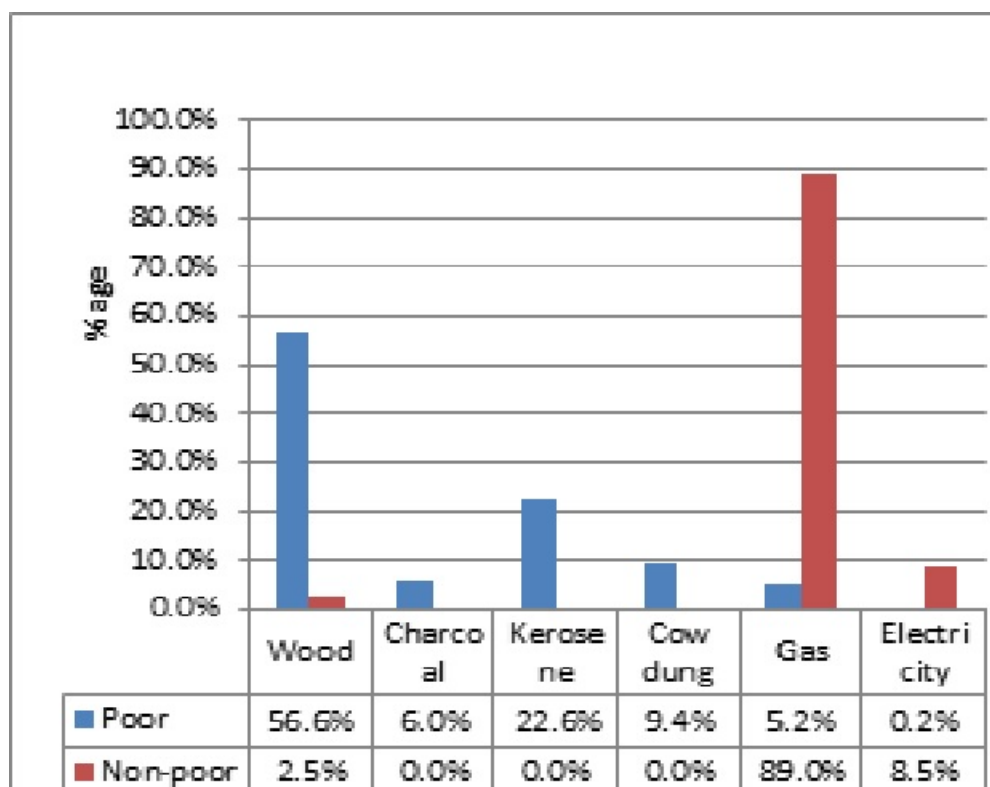


Figure 4.9: Source of Cooking

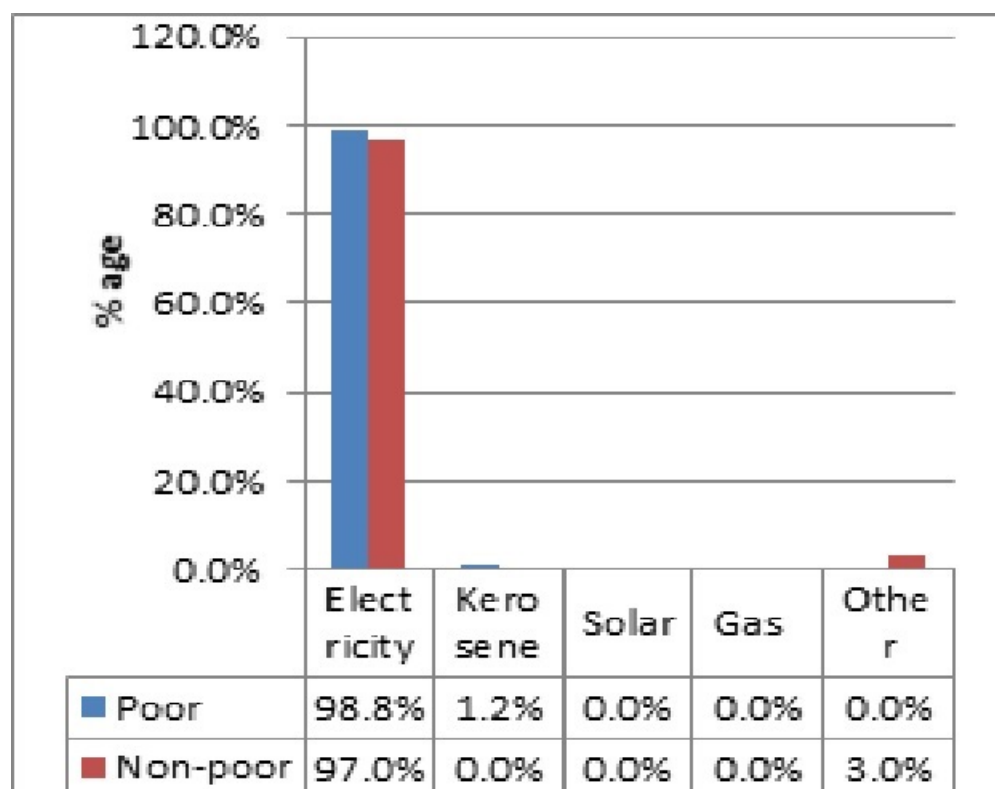


Figure 4.10: Source of Lighting

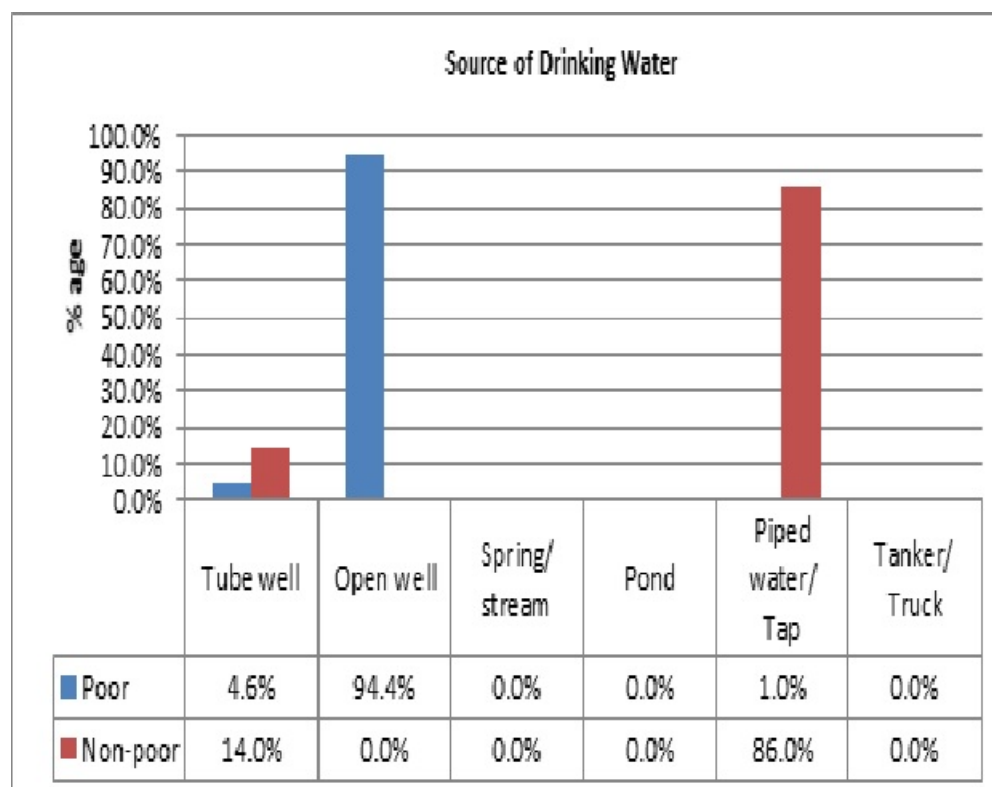


Figure 4.11: Source of Drinking Water

4.4.1 Possession of assets

To better assess the standard of living of the sampled households, data was collected on the asset ownership. Difference in the ownership of assets between the poor and the non-poor is found (Table 4.1).

Table 4.1: Possession of Assets

POSSESSION OF ASSETS	PERCENTAGE OF POOR	PERCENTAGE OF NON-POOR
Radio	1%	42%
Colour T.V	69.8%	83.5%
Sewing Machine	8.4%	63.5%
Mobile Phone	85.6%	81%
Any other phone	0.4%	43.5%
Computer	1.8%	63.5%
Refrigerator	9.4%	88.5%
Motor Cycle	6.6%	64.5%
Car	0%	24%
Water Pump	0%	33.5%
Bank/ Post Office Account	65.6%	100%
Own Agricultural Land	0%	3%
Own Livestock	13.6%	0%

N= 700 (Poor= 500 & Non-poor= 200)

4.4.2 Support system for poor

This part of the household characteristic defines whether the household is enjoying any type of government support or not. Here also a difference is marked between the poor and the non-poor (Table 4.2). In the Table we can see that although the household is poor, only 32% of the household is classified under Below Poverty Line (BPL) criteria. Only a minimum of 17.4% of the poor household are having the BPL card and a huge percentage (82%) is not at all having the facility. But, those who are having the BPL card, maximum are getting the benefit (85.1%, Table-4.2). The Table proves that maximum of the poor are not having the NSBY card (99.4%), but Table shows that those who are having the card are fully taking the benefit. Only a minimum of 0.2% of the poor are partially working under MGNREGA .Not a single household, both poor and non-poor are having the job card and are not availing the Antodaya/ Annapurna facility (Table-4.2). None of the household from poor as well as from non-poor is having MGNREGA or RGBY or any other facilities given by the government. Only 1.2% of the poor household are availing the old age pension. No household avail RGBY and any other government facilities.

Table 4.2: Support System for poor

SUPPORT SYSTEM	% of POOR
Household Classified Under BPL	32
Possession of BPL Card	17.4
Fully Availing the Benefits of BPL Card	85.1
Partially Availing the Benefits of BPL Card	11.5
Do not Avail any Benefits From BPL Card	3.4
Household Having NSBY Card	0.6
Getting Full Benefits From NSBY Card	100
Member of the Household Working Under MGNREGA	-
Household Having a Job Card	-
Household Having Antodaya/ Annapurna	-
Member of the Household Availing Old Age Pension	1.2
Member of the Household Availing RGBY	-
Household having any other Govt. Facilities	-
N=500	

4.5 Selected Individual's Profile

This section will emphasize the individual respondents' characteristics from whom the data is collected. Here, a comparison is made between the 500 poor and 200 non-poor respondents, which are being graphically presented for easy understanding (Figure: 4.12- 4.23). It gives a brief idea about the respondents' age, sex, marital status, caste, religion, level of education, current job, reason of unemployment, place of birth and reason for migrating to Rourkela.

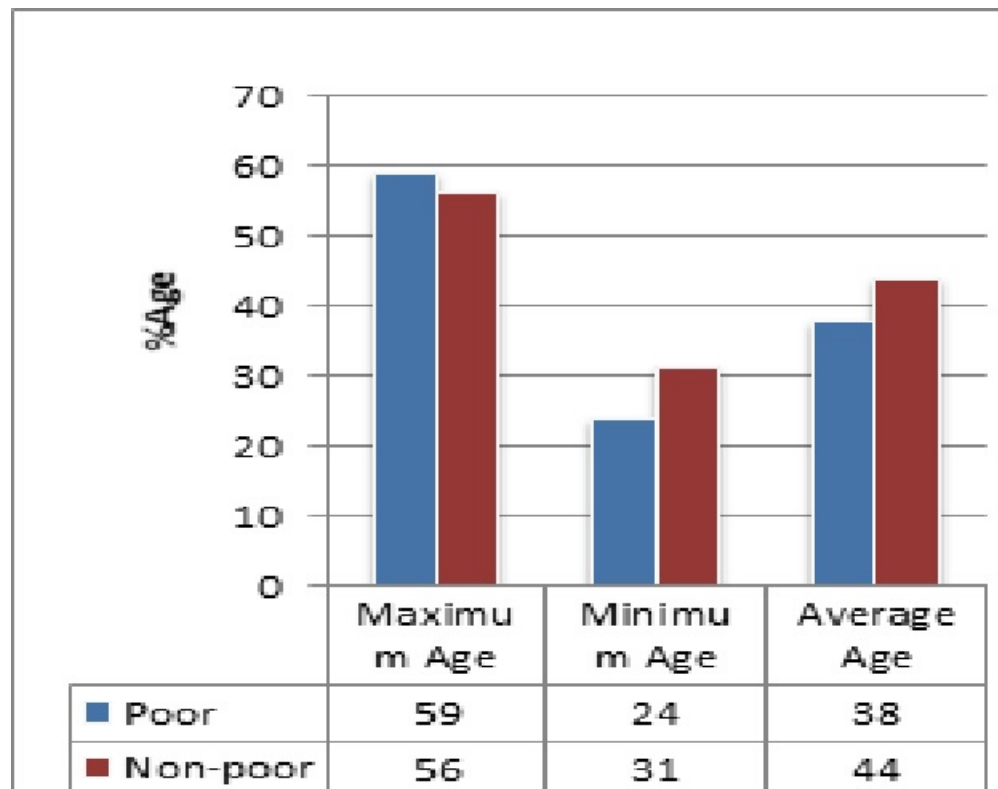


Figure 4.12: Respondents' Age

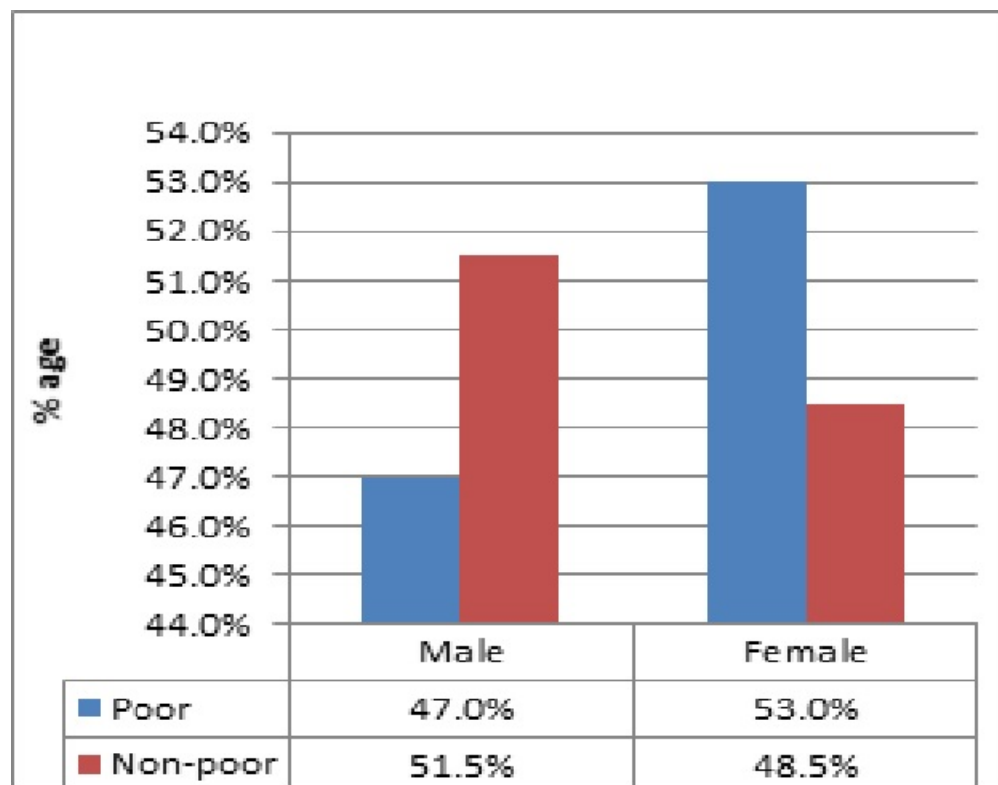


Figure 4.13: Gender Distribution of Respondents

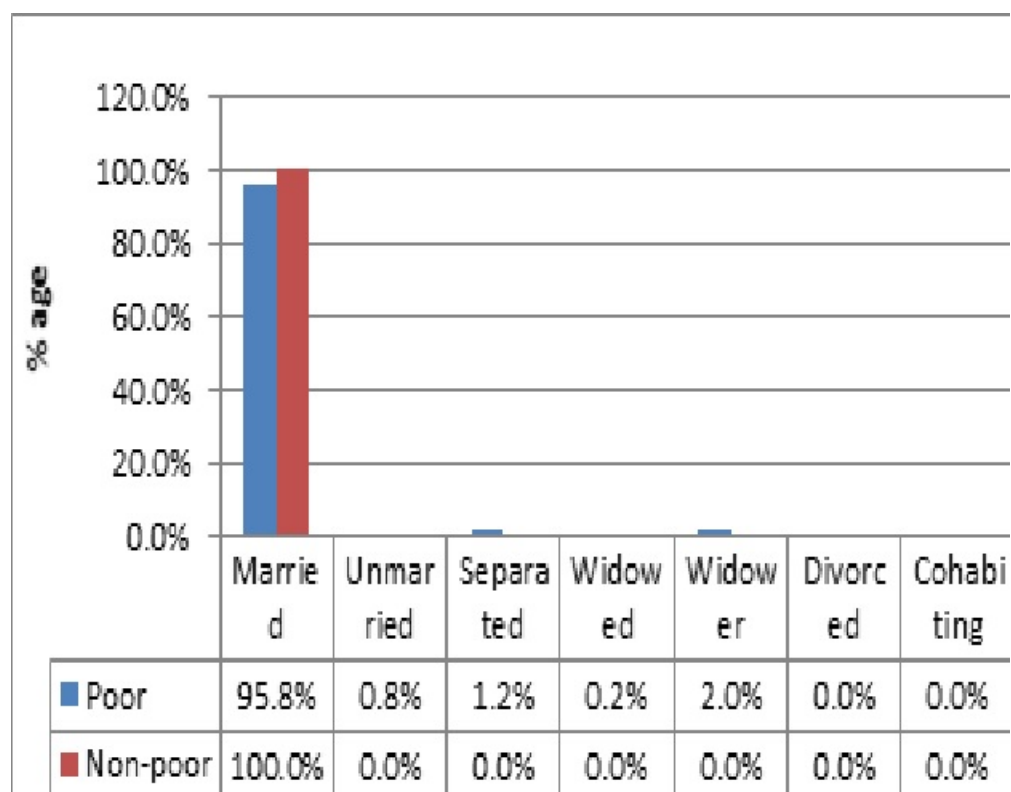


Figure 4.14: Respondents' Marital Status

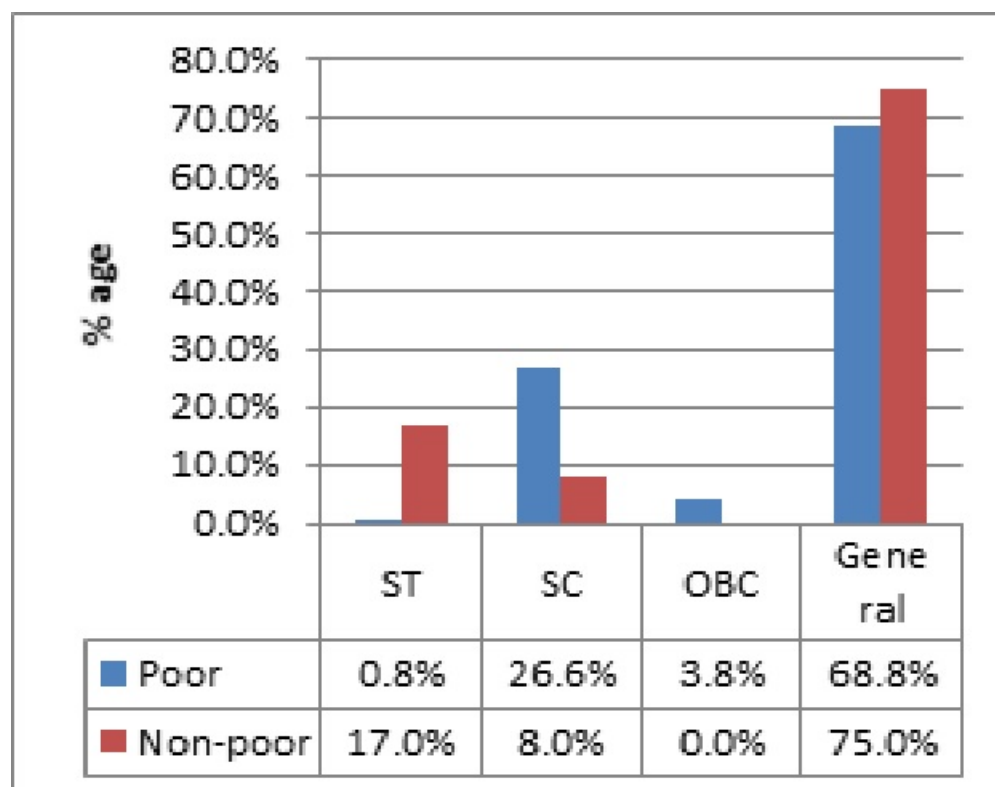


Figure 4.15: Respondents' Caste

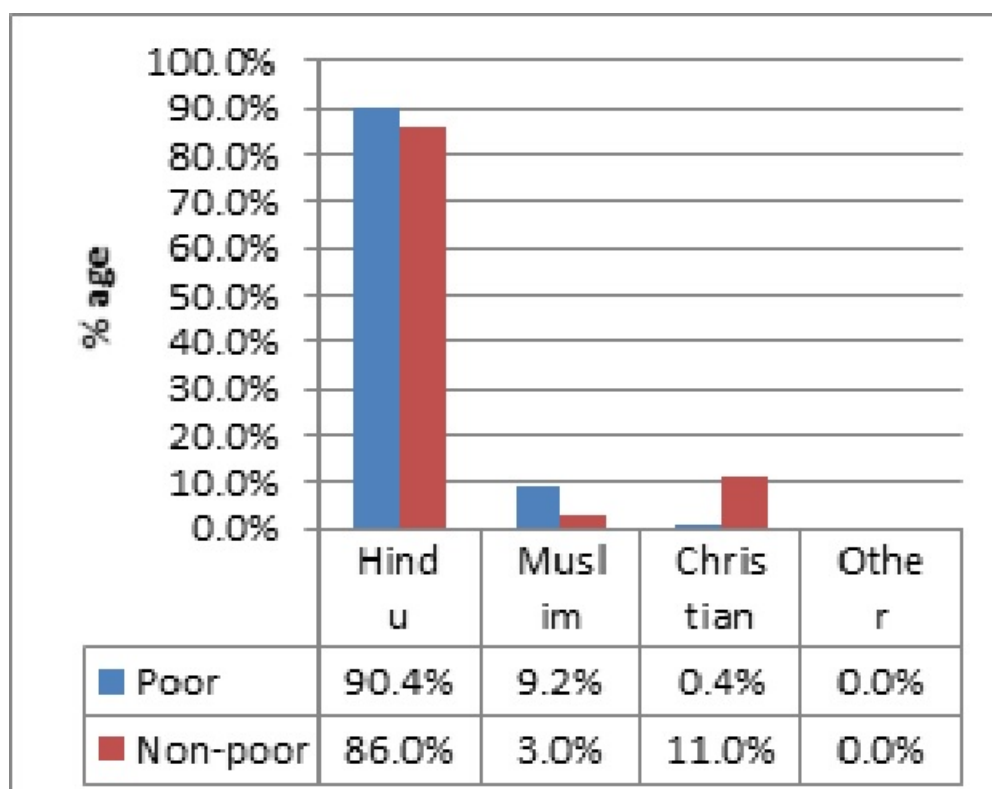


Figure 4.16: Respondents' Religion

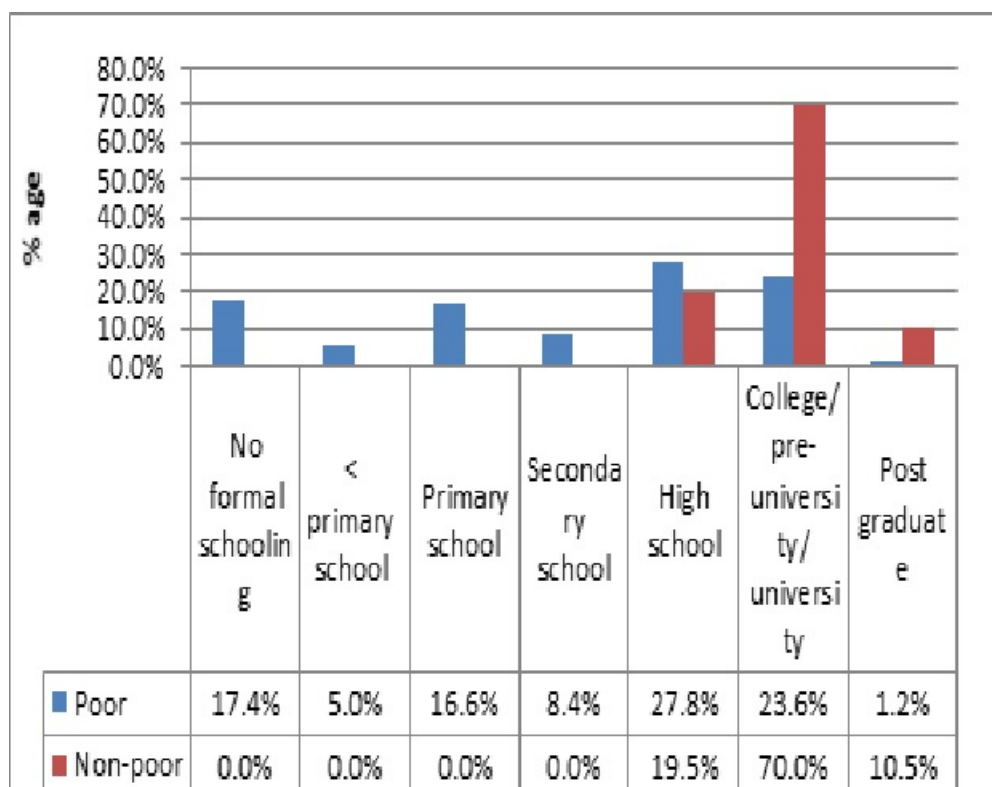


Figure 4.17: Level of Education of the Respondents

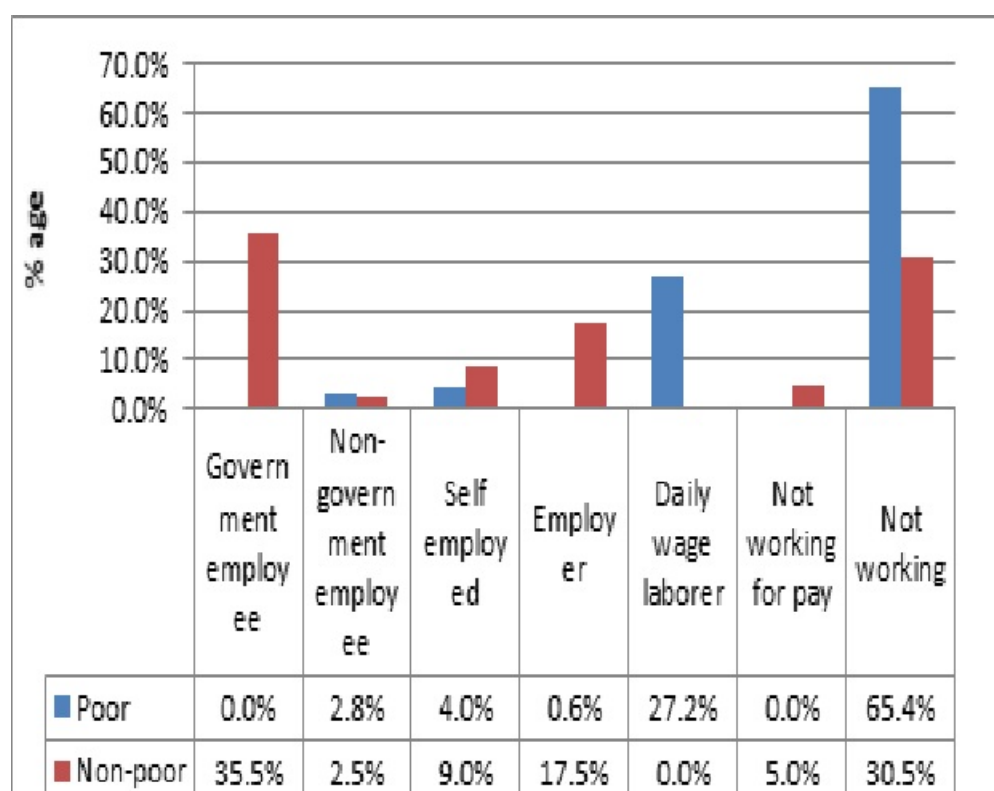


Figure 4.18: Job Status of the Respondents

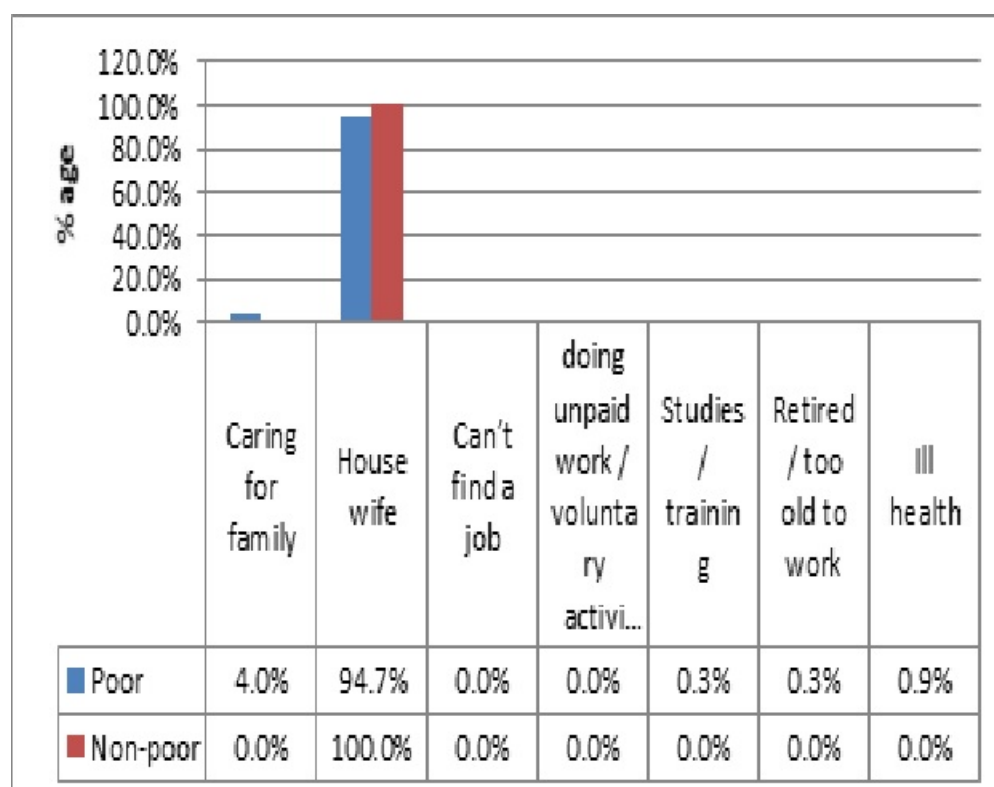


Figure 4.19: Reasons for Not Working

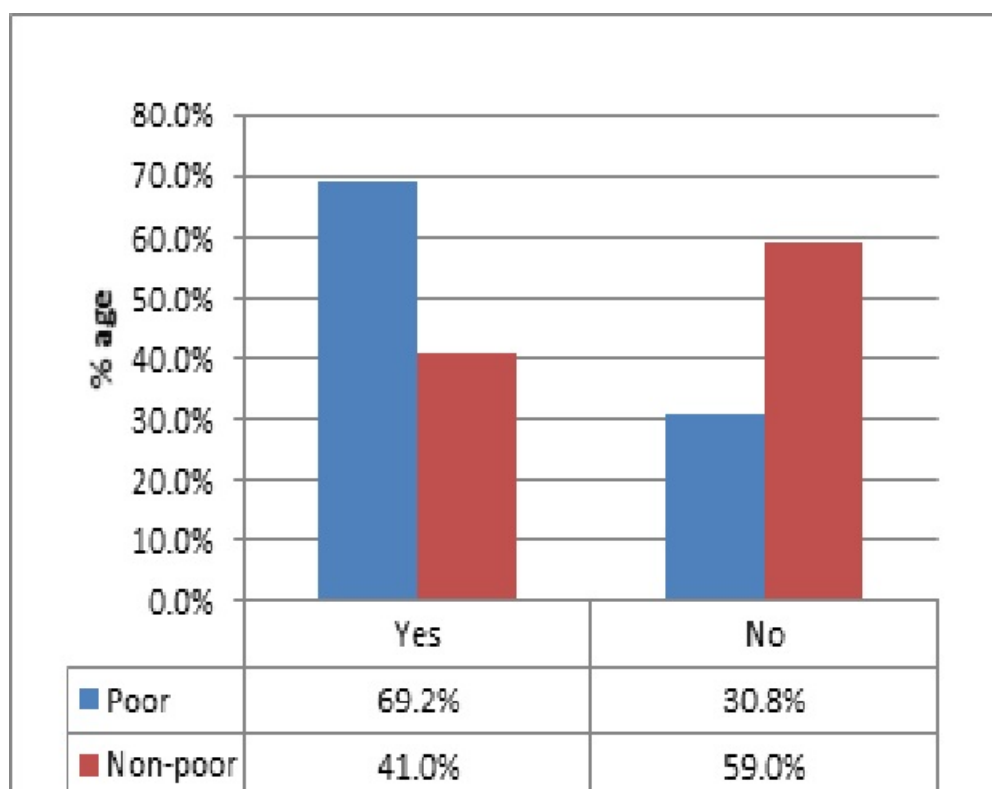


Figure 4.20: Rourkela as Respondents Birth Place

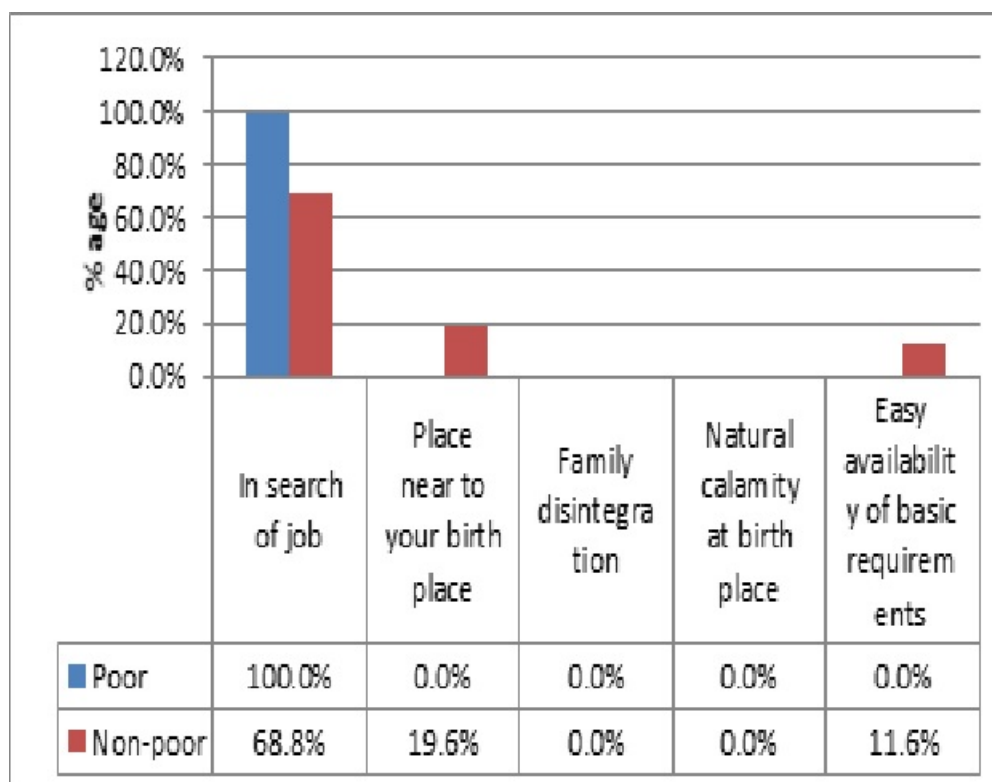


Figure 4.21: Reasons to Settle at Rourkela

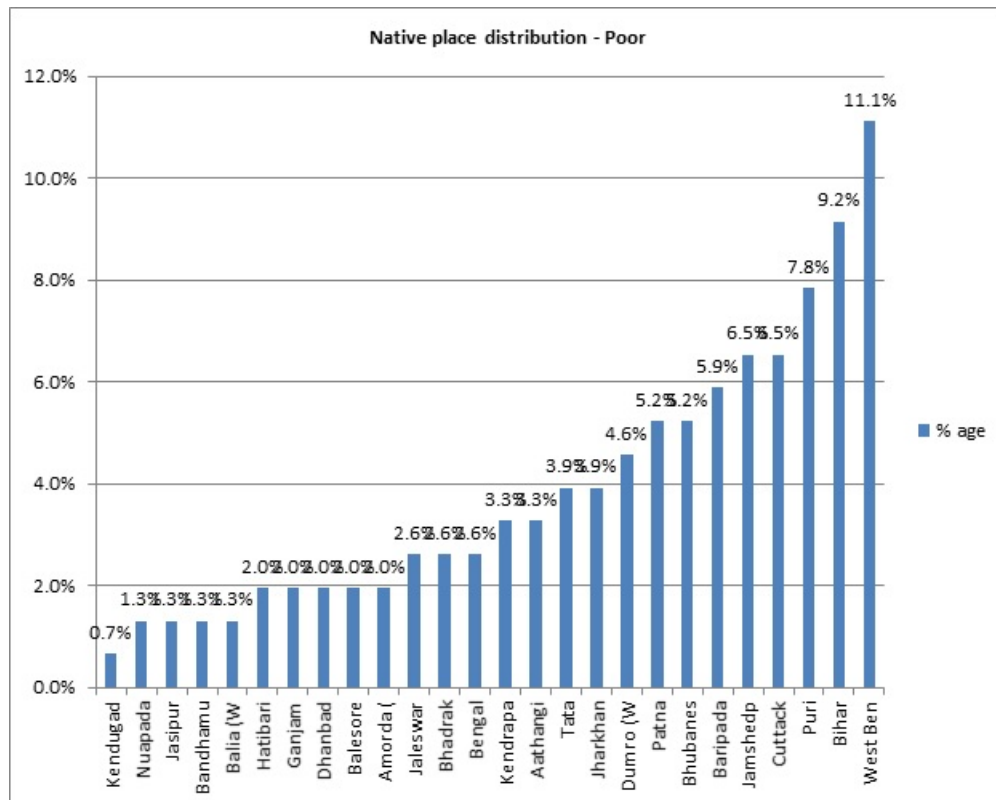


Figure 4.22: Poor Respondents' Native Outside Rourkela

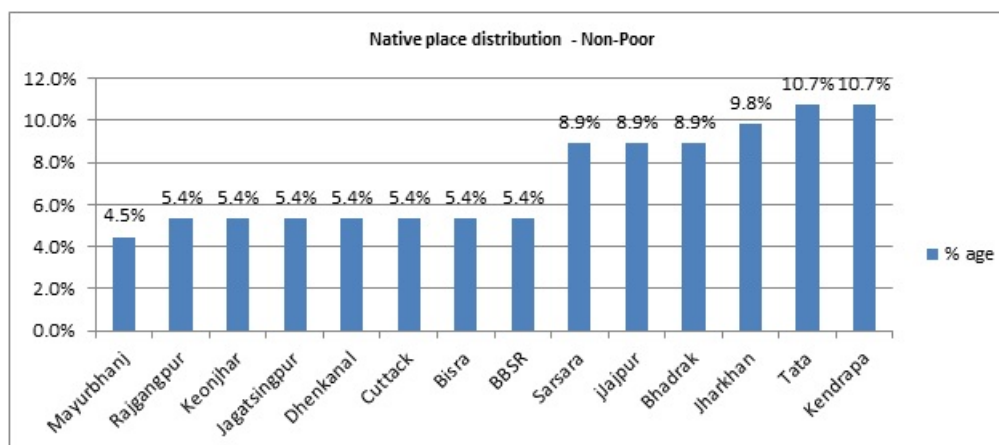


Figure 4.23: Non-Poor Respondents' Native Outside Rourkela

4.6 Conclusion

Thus, the chapter provided a brief knowledge about the socio-economic and demographic profile of the poor and the non-poor. Basically, the chapter gives an idea about the respondents. Where an average age of poor respondents is 38 years and non-poor is 44 years.

53% of female and 47% of male represented the poor households, whereas, 48.5% of females and 51.5% of male represented the non-poor households. The respondents were married and majority of them are Hindu belonging to the general caste. It is clear that maximum poor's highest level of education is high school as compared to non-poor, whose highest level of education is University as recorded the maximum. Most interesting part of the chapter is that it unfolds the reasons behind immigration to Rourkela and reveals the area from where maximum population migrates Rourkela. The study hints that maximum population migrate Rourkela in search of job. From this it can be concluded that people perceive Rourkela to be the area where there is job opportunity, for which they leave their native and settles at Rourkela.

Chapter 5

Perception of the Causes of Poverty of Poor and Non-Poor

5.1 Introduction

The current chapter presents the result of the respondent's perception of the causes of poverty and makes a comparison between the poor's (slum dwellers) and non-poor's (settled population) perception of the causes of poverty. This level of analysis presents the respondent's perceptions of the causes of poverty according to the nine dimensions. More specifically, this section demonstrates how these dimensions are measured and constructed. Next, these measures are used to determine whether there are any differences in the way the poor (slum dwellers) or the non-poor (settled population) perceive the causes of poverty.

At the core of the study are the composite indices: Attitudinal, Fatalistic, Political, Structural, wrong policies, Individualistic (internal), Governance problem, Individualistic (external) and Social. These nine indices are constructed through the statistical tool known as factor analysis (using Principal Component Analysis extraction and Varimax with Kaiser Normalization rotation based on Eigen value more than 1), using SPSS. The research has undergone certain case studies for qualitative information.

After the construction of factors of the perception of the causes of poverty, the present chapter will examine the influence of various socio-economic and demographic variables on perception of the causes of poverty. Some key questions that are being addressed in this chapter are which of the mentioned socio-economic and demographic variables have the highest influence on perception of the causes of poverty.

5.2 Poor's Perception of the Causes of Poverty

The debate on the causes of poverty has long been dominated by two opposite views. On one hand there is the view that poverty is merely a result of an individual's deficiencies, while on the other hand, there is the idea that poverty can be attributed to economic, political and/or cultural factors that operate at the supra-individual or societal level. But the issues of what

poor people consider the reasons for living in need are often neglected. To make a robust analysis it is to be informed by the poor their vision towards the dynamics of poverty and the process leading to impoverishment. So, this level of analysis presents poor's preference and perceptions towards the causes of poverty, where the questions were directly asked to the poor. Through factor analysis nine factors are constructed to see which factor how differently satisfies the question "why poor are poor?" The result of factor analysis is given in Table 5.1.

Table 5.1: Perception of the Causes of Poverty of Poor

Factors	Factor Items	Factor Loadings	Variance
1	They lack luck	.807	9.26
	They have bad fate	.804	
	They have encountered misfortunes	.587	
	They are born inferior	.545	
2	They waste their money	.774	8.48
	on inappropriate items		
	They lack the ability to manage money	.752	
	They do not actively seek to	.584	
3	improve their lives/ Laziness		8.20
	Government corruption	.795	
	Government's inefficiency and incompetence	.695	
	Government's difficulty to provide jobs	.602	
4	They lack opportunities due to the 472		7.67
	fact that they live in poor families		
	Government's difficulty to provide health services	.798	
	Government's education policy does not	.686	
5	meet the needs of the society		7.26
	Frequent sickness and unwilling to earn more	.790	
	They don't believe in savings and	.569	
	investment of wealth		
6	Lack of skill	.454	6.64
	Applying for social benefits is too	.782	
	complicated and there is too much bureaucracy		
	Distribution of wealth in the society is uneven	.460	
7	Government's policy add to the suffering of the poor	.800	6.63
	Lack of education and information	-.666	
8	Loose morals among the poor	.800	6.47
	The society lacks social justice	-.494	
9	They are exploited by rich people	.787	5.71

The poor respondents rated the causes of poverty being more Fatalistic, which explains the maximum variance (9.26). The fatalistic explanation holds that one is poor as a result of

uncontrollable, unforeseen factors that one could not avoid such as illness, not having luck or having bad luck (Kainu and Niemelia, 2010; Samuel and Ernest, 2012). The preference of poor for the fatalistic causes of poverty may be due to the reason that, basically in Indian society, when parents and other social groups nurture children for personal and social responsibility, they attribute poverty to be supernatural. In fact, all of these dimensions of rearing, socialization and personality development, which seems quite appropriate for adequate adjustment to environment, also poorly prepare the individual for adequate coping and development in an essentially lower class society- especially for adequate coping with the stress of poverty. The result provides evidence that poverty is relatively attributed that the causes of poverty are controlled by supernatural power and what is fated can never be blotted. With this mind set the poor put less effort to get out of the poverty cycle because they do not want to go against the fate. They blame their fate for their poverty and nothing could be done against the fate instead of accepting it. So it was observed that the poor live contented with the minimum basic requirements in the poverty as they think fate is powerful and they could get out of poverty if destiny wants them to do so. For that they need to do nothing and wait for the fate and destiny to play the magic band to make them get out of the poverty cycle.

After Fatalistic factor, the poor perceived the Attitudinal factor as the causes of poverty, where they themselves agree to the fact that they are responsible for their poverty. Because they think that if it is fated that they are poor, it is worthless to seek to improve their lives as they cannot do anything against the destiny. As such they -do not actively seek to improve their lives. Moreover, they live in present where they spent most of their income on alcohol, bidi (cigarette), tobacco and other items. Even if they earn more, they spent all on consumption without saving it for the bad days.

The result of the factor analysis showed that after attitudinal factors, the poor perceived the Political factor as the cause of poverty where they blamed the government for their poverty. According to them the government is doing nothing for them to get out of poverty. The government is corrupt and is not providing them jobs. But, in the process of direct interaction with the poor, it was observed that the government is making poverty more comfortable, where the poor want to stay as poor and enjoy their poverty, and blame the system for their condition. The fact is that poverty is the choice that the poor choose.

After blaming the political factors as the cause of poverty, the poors perceive the Wrong Policies as the causes of poverty, where they again shift the causes of poverty towards the policies of the government. "They made the allegation that government is not providing the health and education facilities". But in fact, the poor are not at all aware of the prevailing policies and their utilization.

The fifth factor of poor's perception of the causes of poverty is the Individualistic (internal). Under this factor the poor perceive that frequent sickness, unwillingness to earn more, no faith in saving and investment and lack of skill are responsible for the causes of

poverty. Basically this factor explains that the poor people get accustomed to their deprived situation and develop a way of life that keeps them poor (Davids, 2010). Wilson (1996) thus observed that from an individualistic perspective people are considered poor because of their lack of ability, efforts or morals. Thus, the individualistic perspective focused in this study observes poverty as a kind of tendency where poor are responsible for their own circumstances (Appelbaum et al., 2006, Wilson, 1996). This perspective of the cause of poverty predicts that poverty stems from the factors such as people are poor because they are lazy or dependent on welfare (Wright, 1993 & Davids, 2010).

Sixthly, the poor perceive the Structural factor as the causes of poverty, where they blame applying for social benefits is too much complicated and distribution of wealth in the society is uneven. Applying for social benefits include so many paper works and requires so many documents that the poor even do not understand those.

Governance Problem is the seventh perception of the causes of poverty by the poor, where they think government's policy increase their sufferings and it is the lack of education and information that make their condition more worse. The poor allegedly reported that no government asks them about any policy before formulation. Simply policies are formulated in the name of poverty eradication. These policies instead of reducing poverty increase their worries and benefits the middle men much. Moreover, they do not get the ample information regarding any policies and lack of education makes it more difficult to avail the benefits of the policies.

The Individualistic (external) is the eighth perception of the causes of poverty by the poor, where they think that the individual poor are affected by certain external factors for which they are poor. Loose morals among the poor are due to the reason that they live in slums where the birds of same feather flock together. People in the slums waste most of their time and money on unnecessary things like gambling, alcohol, enjoying the leisure etc. They perceive that the society lacks social justice. At the outset, this factor explains the perception of causes of poverty is due to the external factors affecting the individual.

Social factor is the ninth perception of the causes of poverty where the poor blame that they are exploited by the rich. According to this perception, poverty is not natural, but a social product. It is the consequence of a society's unequal distribution of resources and working in the secondary labour market where the chance of exploiting the poor by the rich is more.

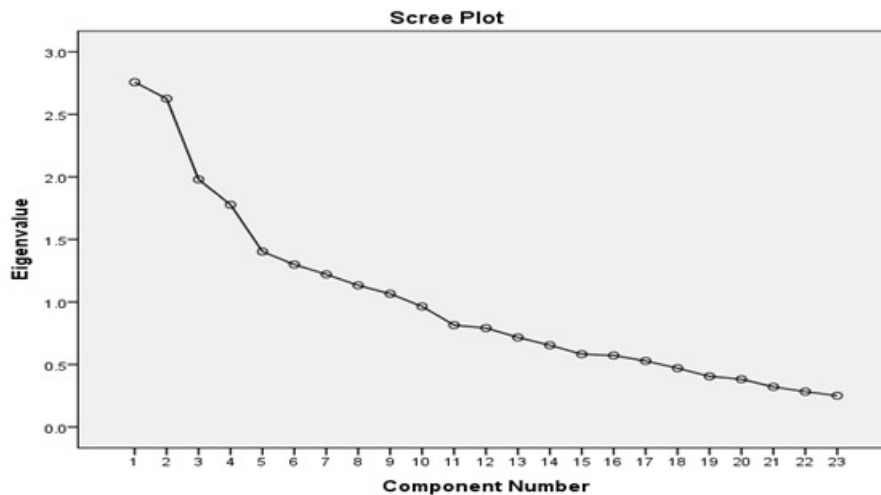


Figure 5.1: Scree Plot (Poor)

5.3 Non-Poor's Perception of the Causes of Poverty

“Elite” or “Non-Poor” can broadly be defined as those individuals who occupy prominent positions within the society and who have a significant capacity to influence anti-poverty debates at national and local level (Davids, 2012). As such, research into how the elites or the non-poor perceive the causes of poverty in comparison to the poor is very important, but very limited. Some sectors of elites described the poor as those who lack money and who are unable to meet their basic needs, while others condemned the poor as being lazy, opportunistic and fatalistic. Understanding the perceived causes of poverty by the elites will provide an insight into the social dynamics of poverty and inequality (Clarke & Sison, 2003). As such, we will make an analysis of the perception of the causes of poverty by the non-poor, and will draw an inclusion whether they perceive the poor in a positive or negative manner.

Similarly, like poor, the non-poor were also asked the same questions “Why poor are Poor?” and were provided with the twenty-three possible answers. To make the analysis more robust, the study follows factor analysis and the results are given in the Table 5.2. The non-poor perceived the Attitudinal factor the most as the perception of the causes of poverty, which explains the maximum variance (11.39). Here, the blame is put on the poor who are solely responsible for the causes of poverty. According to this factor, the non-poor comment that the poor have the attitudinal problem where they do not actively seek to improve their own lives and waste their own money on inappropriate items and lack the ability to manage money. “The poor always try to live in the present without bothering about their future, which is responsible for the vicious circle of poverty, and poverty begets poverty”. So, the non-poor condemn the poor being lazy, opportunistic and fatalistic and nothing could be done for the poor and for poverty if the poor do not take the initiative to get out of poverty

and change their attitude.

During the process of data collection, we came across certain cases which could reveal that the poor truly prefer the Fatalistic factor as the causes of poverty. The cases support the non-poor who perceive the causes of poverty as an attitudinal problem where the poor do not actively seek to get out of poverty.

Kalpana Biswal, 24 years pregnant woman, lives with her husband and two sons; one of six years and other one three years respectively, at the Nutan Basti, at Rourkela. Kalpana works as a maid and her husband as daily gardener. They managed to earn approximately 5000 rupees per month. They live in a single room house with very poor ventilation. It is very hard on their part to do with the minimum income. When she was asked by the interviewer, why doesn't her husband go for a better work? Or will he go for a higher job if he gets an opportunity to do so? Her answer to the question was no. She said that "once some people from plant (Rourkela steel plant) came and asked my husband to do work in the plant. His entry pass was prepared. The salary was also very good. But he denied working for such a long time (8 hours). He will rather prefer leisure than work. He will remain at home, sitting idle and watching TV but will not do extra work to earn more." When she was asked what is the reason behind this type of attitude of her husband, she replied that "although it is hard to manage with the meagre income, but still it is okay for us. So what is the reason to waste more time on extra income? And what is fated can never be blotted."

It was observed that, the family with this low income prefers to pay 130 rupees per month for cable, but is not spending on their children's education. Thus, it is drawn that, whatever they are having they are happy as they can manage to live at the present without any care for the future.

Biranchi Oram, 45 years lives with his wife Basanti and three children of the same slum, lived in a single room house for the last 30 years. He is a rickshaw puller and his wife is a maid. They jointly earned Rs. 5000 to Rs. 6000 approx. per month. When asked about their livelihood, both replied "it is very hard to do with this income. If there will be some extra income, then we can do something". Then they were asked by the interviewer what they will do with the extra earnings? They said they would buy new dress for their children or would provide them better education and as a whole they would spend on the development of their children. As the Durga puja was approaching at the time of collection of data, the interviewer asked about the bonus that Basanti would get from the houses for puja. Then she calculated and said that, that month she will get an extra of Rs. 1700. So the interviewer gave her and her husband a proposal of investing that extra income for a long run extra income source. Both were proposed to open a Tiffin serving stall (idli, vada, bread, tea and like) in the early morning and then to go for the respective works. It was agreed by both. After a month, again the interviewer went to know the present status and collected the data that the extra income was spent on the new dresses, sarees, food, and mobile. In their statement Basanti and her husband said "no we cannot do the work. We prefer to spend more time

with the family. And by the way whatever income we earn, hard or easy we are doing. Let the life go on this way. Will see in the future what happens”.

In this case, neither the parents have the urge to earn more nor the awareness about the best utilization of the resource for better future for their family. There is neither any investment nor any savings. This will lead to child poverty where the child is denied all the basic amenities now and in future also.

Kalpana Biswal, her husband and her two sons very hardly maintained their lives. The children were sitting on the ground with no clothes. When the children were asked if they have had their breakfast, they denied. When Kalpana’s view was taken regarding the reason why she has undergone a choice for a third child, when it is difficult to maintain the existing two children, she replied her two sons want a sister to play with. And most importantly her husband would not allow her to stop with two children. When questioned about the future of the children, she replied “we will see. If we will fail to maintain the kids we will mortgage all the things like TV, cycle, utensils etc. We cannot even go beyond the God’s decision. If god will gift us with more children and along with poverty we have to accept it.”

Thus, according to this, what is fated can never be blotted; may it be poverty.

After the Attitudinal factor, the non-poor perceive the Political factor the cause of poverty. They blame the politics of the country for the poverty. They perceive that it is the corrupt government who in order to protect their vote bank never really want to end the poverty. *“It is the government’s inefficiency and incompetence as to why there is chronic poverty. Moreover, providing jobs to the poor is another great challenge for the government. Government finds it difficult to create the jobs that would suit the profile of the poor. Besides this the poor have the orientation of not working for prolonged period. They prefer more leisure than to work for 8 hours at a stretch regularly”.* So according to the non-poor it is the duty of the government to study the mindset of the poor and then create jobs accordingly. The non-poor also perceive that the poor lack motivation and opportunities as they live in poor families where there is less scope, as such poverty begets poverty. Success is the output of the optimum utilization of the opportunities.

The non-poor perceive the Wrong Policies as the cause of poverty as their third perception, where they perceive the policies formulated to eradicate poverty and either not executed properly or these policies do not meet the needs of the poor. They are of the view that no doubt several education and health policies are being formulated to help the poor but there is a gap between the execution of policies and eradication of poverty.

Table 5.2: Perception of the Causes of Poverty of Non-Poor

Factors	Factor Items	Factor Loadings	Variance
1	They do not actively seek to improve their lives	.945	11.39
	They waste their money on inappropriate items	.945	
	They lack the ability to manage money	.739	
2	Government corruption	.799	8.48
	Government's inefficiency and incompetence	.685	
	Government's difficulty to provide jobs	.598	
	They lack opportunities due to the fact that they live in poor families	.570	
3	Government's education policy does not meet the needs of the society	.805	7.99
	Government's difficulty to provide health services	.702	
4	The society lacks social justice	.722	7.21
	Distribution of wealth in the society is uneven	.613	
	Applying for social benefits is too complicated and there is too much bureaucracy	.523	
5	They are born inferior	.725	7.04
	They have encountered misfortunes	.682	
6	Frequent sickness and unwilling to earn more	.749	6.94
	Lack of skill	.621	
7	They lack luck	.767	6.55
	They have bad fate	.712	
8	Lack of education and information	.816	6.36
	Government's policy add to the suffering of the poor	-.668	
9	Loose morals among the poor	.728	5.80
	They do not believe in savings and investment	.583	
	They are exploited by rich people	.468	

“The policies are so well manipulated that the beneficiaries are not benefitted but the middle men are benefitted. They gave the view that the government's education and health policies do not meet the needs of the society, as they are faulty and are of low quality”. Maximum non-poor gave the example of Sarva-Sikshya Aviyan, where the poor's children go to school only for the mid-day meal, but the quality of education imparted is below standard and where the teachers are regularly irregular regarding their duties. They are of the view that no doubt several policies are formulated to eradicate poverty but they are not efficient ones to meet the needs of the society. The policies are required to be revamped from formulation to execution.

The non-poor perceived the Structural factor as the fourth factor for the causes of poverty, where they blamed the inequality in the society, uneven distribution of wealth in the society and the complicated procedures for applying the social benefits. This factor perceives the cause of poverty to be more due to uneven condition of the society rather than any intellectual and cultural deficits of the poor.

The factor analysis of 200 responses from the non-poor revealed Individualistic (external) as the fifth perception of the causes of poverty, where the non-poor are of the view poverty is a result of some unforeseen circumstances normally beyond the individual's control but affecting the individual. The non-poor argue that the poor become poor because they learn certain psychological behaviors associated with poverty, which do not allow them to get out of the poverty cycle. They are of the view that the poor learn not to study hard, not to plan the future and to spend the money unwisely. As such, poverty is transmitted from generation to generation because children are socialized with values and goals associated with poverty and finally the poor blame that they are born inferior and have encountered misfortunes.

Individualistic (internal) is the sixth factor for the causes of poverty. Under this factor the non-poor make an explanation that the poor are responsible for their own cause of poverty, where they are unwilling to earn more and lack the skill to earn anything (Applebaum et al., 2006 & Davids, 2013). Basically, the non-poor are hard- working and possess more drive to get ahead in life which the poor lack.

The *Fatalistic* factor as the seventh factor, because according to the non-poor, it is all in the hands of the individual to work hard and get out of the poverty. *“Without doing any work and blaming fate for the poverty will only generate the vicious circle of poverty. The non-poor are of the view that even though the poor have the capability to earn they do not do so. Instead of working, they would prefer leisure. It is the psychological attribute that forbids the individual from making use of his capabilities. All this is due to lack of motivation. Motivation puts a direct impact on individual's behavior. Never the less if one is born poor it is not the mistake of the individual, but dying poor is the mistake. Sitting idle at home and cursing the fate will not reduce poverty, but steps should be taken to work hard and earn more and fight against poverty”*.

The non-poor perceive the *Governance Problem* as the eighth factor of the causes of poverty. According to the non-poor it is due to lack of education and information, for which the government fails to reduce poverty.

“Because the information passed to the poor is not well assimilated by the poor, which makes the things more complicated for the poor to achieve and makes governing more difficult and adds to the suffering of the poor.”

Social factor is the ninth perception of the causes of poverty where the non-poor perceive loose morals among the poor, no savings and investment and rich exploiting the poor are responsible for the causes of poverty.

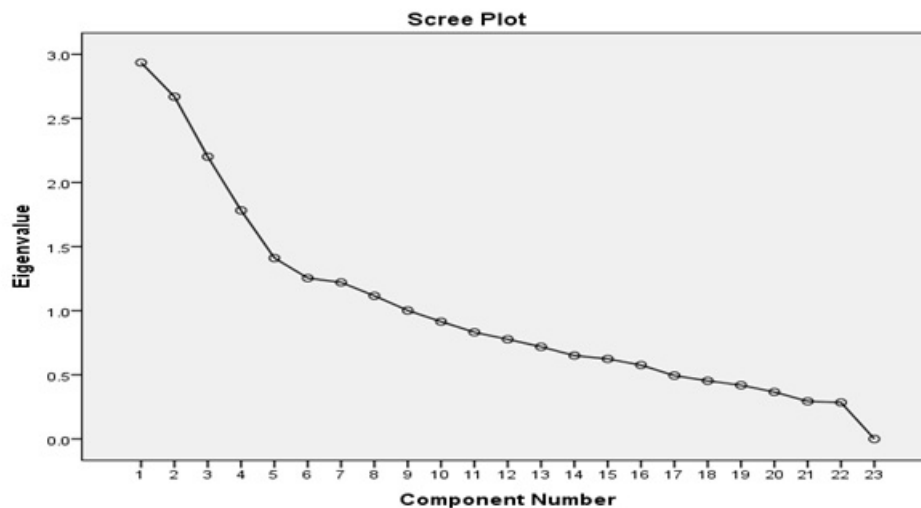


Figure 5.2: Scree Plot (Non-poor)

5.4 Influence of Socio-Economic and Demographic Variables on Perception of the Causes of Poverty

To examine the impact of explanatory variables on the dependent variables, a linear regression model is used to test the joint and relative effects of the predictor variables on the dependent variables. The main focus of this part is to examine the socio-economic & demographic variables that impact on people's perception of the causes of poverty. In general, it is reasoned that a number of socio-economic & demographic variables influence the manner in which people perceive the causes of poverty and affect their QOL. In essence, the analysis aims to establish the effect of the independent variables: age, sex, family structure, religion, level of education, job, monthly expenditure and type of respondent (poor or non-poor) on the dependent variables : Attitudinal, Political, Wrong Policies, Individualistic(internal),Structural, Governance Problem Individualistic (external) and Social perceptions respectively.

After the normality of the data in the regression model are met, a multi-collinearity test was also done to determine whether there is any similarity or not, between the independent variables in a model. The Variance Inflation Factor (VIF) value obtained for every model was between 1-10, which proved that there was no multi-collinearity symptom between the independent factors of the regression model undertaken to determine the influence of socio-economic and demographic variables on the perceived factors of poverty.

Table 5.3: Influence of Socio-Economic & Demographic Variables on Perception of the Causes of Poverty

Models	Independent Variables	Dependent Variables	Adjusted R ²	F	Standardized Co-efficient β	t	Sig.
1	Type (poor or non-poor)	Fatalistic	.531	99.80	.717	13.022	.000
	Religion				-.009	-.349	.727
	Family Structure				-.006	-.206	.836
	Age				-.001	-.040	.968
	Sex				-.037	-1.225	.221
	Level of Education				.006	.178	.859
	Job				.023	.658	.511
	Monthly Expenditure				.027	.576	.565
2	Type (poor or non-poor)	Attitudinal	-.029	-.721	-.303	-4.089	.000
	Religion				-.016	-.442	.659
	Family Structure				-.015	-.338	.698
	Age				.006	.151	.880
	Sex				-.083	-1.951	.051
	Level of Education				-.005	-.114	.909
	Job				.023	.658	.511
	Monthly Expenditure				-.054	-.836	.403
3	Type (poor or non-poor)	Political	.295	37.620	-.682	-10.116	.000
	Religion				.034	1.041	.298
	Family Structure				-.033	-.940	.348
	Age				-.030	-.818	.413
	Sex				.006	.150	.881
	Level of Education				-.055	-1.256	.209
	Job				.023	.658	.511
	Monthly Expenditure				.134	2.288	.022
4	Type (poor or non-poor)	Wrong Policies	-.008	.318	-.030Z	-3.777	.707
	Religion				-.004	-.114	.909
	Family Structure				-.043	-1.027	.305
	Age				.033	.731	.465
	Sex				.011	.246	.806
	Level of Education				-.018	-.389	.697
	Job				.028	.543	.587
	Monthly Expenditure				.047	.676	.499
5	Type (poor or non-poor)	Individualistic (internal)	-.005	.565	.056	.692	.489
	Religion				-.011	-.278	.781
	Family Structure				.000	.001	1.00
	Age				.045	1.023	.307
	Sex				.002	.035	.972
	Level of Education				.041	.874	.383
	Job				-.023	-.442	.659
	Monthly Expenditure				-.095	-1.360	.174
6	Type (poor or non-poor)	Structural	-.002	.847	-.040	-.494	.662
	Religion				-.069	-1.763	.078
	Family Structure				-.009	-.221	.825
	Age				.054	1.227	.220
	Sex				-.015	-.340	.734
	Level of Education				.042	.915	.361
	Job				.023	.439	.661
	Monthly Expenditure				-.016	-.226	.822
7	Type (poor or non-poor)	Governance Problem	-.002	.797	-.036	-.453	.651
	Religion				.002	.063	.950
	Family Structure				-.053	-1.251	.211
	Age				-.012	-.273	.785
	Sex				.005	.122	.903
	Level of Education				-.077	-1.658	.908
	Job				-.093	-1.796	.073
	Monthly Expenditure				.029	.417	.677
8	Type (poor or non-poor)	Individualistic (external)	.069	7.447	.233	3.003	.003
	Religion				.017	.443	.658
	Family Structure				-.035	-.873	.383
	Age				.001	.023	.982
	Sex				.055	1.312	.190
	Level of Education				.018	.393	.694
	Job				-.013	-.266	.791
	Monthly Expenditure				.019	.278	.781
9	Type (poor or non-poor)	Social	.118	12.719	-.297	-3.940	.000
	Religion				.016	.423	.672
	Family Structure				-.057	-1.453	.147
	Age				.021	.495	.621
	Sex				.018	.439	.660
	Level of Education				-.018	-.420	.675
	Job				-.084	-1.718	.086
	Monthly Expenditure				-.121	-1.852	.064

The Table 5.3 reveals the influence of all socio-economic & demographic variables on all nine factors of the perception of the causes of poverty. The results from the regression analysis indicate a statistically significant regression, $F=99.80$, $p<.001$. From the first regression model we can evaluate how the socio-economic & demographic variables influence the Fatalistic factor. From among all the independent variables, the type of respondents shows a significant influence on Fatalistic factor of the perception of the cause of poverty. The model accounts for 53.1% (Adjusted $R^2 = .531$) of variation in Fatalistic factor. The β value .717 of type of respondents represents a positive relationship between the dependent and the independent variables. The t- test is done to see whether the β value is significantly different from Zero or not. If the t-test associated with a β value is significant then the independent value is making a significant contribution to the model. Here, the model shows that the type of respondent, whether poor or non-poor, is having a greater significant contribution towards Fatalistic factor of the perception of the cause of poverty. As the value of t (13.022) is greater than the value of sig. (.000) and more importantly the sig. value is less than 0.05. Thus, the first model reveals the fact that, being or non-poor influence the Fatalistic perception of the causes of poverty.

The second model in Table 5.3 reveals the influence of socio-economic & demographic variables on Attitudinal perception of the cause of poverty. The type of respondent and level of education shows a significant influence on attitudinal factor. The model accounts for 15.1% (Adj. $R^2 = .151$) of variation in Attitudinal factor. The β value .303 of the type of respondents and -.083 of level of education represents a negative relationship between the dependent and independent variables, $F=16.594$, $p<.001$. as the value in the sig. column of the second model for type of respondent and level of education is less than .05, the t-test associated with ? value is significant. From the magnitude of t- statistics, we can see that, the impact of level of education is more on Attitudinal factor than the impact of type of respondents (t value -1.951 > t value -4.089). Thus, the model reveals that level of education influences Attitudinal perception of the causes of poverty the most. Higher the level of education lower is the Attitudinal causes of poverty and vice-versa.

In the third model the type of respondent and monthly expenditure shows a significant influence on the Political factor. The model accounts for 29.5% (Adj. $R^2 = .295$) of variation in Political factor. The model is statistically significant regression model, $F=37.620$, $p<.001$). The β value -.682 represents a negative relationship between the type of respondents & Political factor. The β value .134 represents a positive relationship between the monthly expenditure and the Political factor. From the magnitude of t-statistics, we can see that, the impact of monthly expenditure is more than the impact of type of respondents on the Political factor (β value 2.288 > β value -10.116). Thus, the model explains that, higher the monthly expenditure, higher the Political perception of the causes of poverty.

Very interestingly, the fourth, fifth, sixth & seventh model shows that none of the socio-economic & demographic variables influence the four factors of perception of the

causes of poverty- Wrong Policies, Individualistic (internal), Structural and Governance Problem. The eighth model again explains that the type of respondents influence the dependent variable, i.e., the Individualistic (external) factor of the perception of the causes of poverty. The model accounts for 6.9% (Adj. $R^2 = .069$) of the variation in Individualistic (external) factor. It should be noted that the explanatory power of this linear regression model is quite weak (as indicated by Adj. R^2) and should therefore be interpreted with caution. The results of the regression analysis indicate a statistically significant regression, $F=7.447$, $p<.001$. The β value .233 of type of respondents explains a positive relation between the dependent & independent variables. As the sig. value is less than .05, t-statistics for β value is significant. Moreover, the t value (3.003) is greater than the sig. value (.003) which explains that the type of respondents have a greater influence on the Individualistic (external) factor. Thus, the model explores that a change in the respondent will highly influence the Individualistic (external) factor of the perception of the causes of poverty.

The last model again explains that the type of respondents play an important role in influencing the Social factor. The model accounts for 11.8% (Adj. $R^2 = .118$) of the variation in the Social factor. The model is statistically significant, $F= 12.719$, $p<.001$. The β value -.297 explains a negative relation between the dependent & independent variables. As the sig. value (.000) is less than .05, the t-statistics for β value is significant. Thus, the model explains, a change in the independent variable will have a less effect on the dependent variable.

5.5 Discussion and Conclusion

Moreover, these nine factors can be clubbed into three broad categories like “*Structural Factors*”, “*Individualistic Factors*” and the “*Fatalistic Factors*”. The “*Political Factor*”, “*Structural Factor*”, “*Social Factor*”, “*Wrong Policies Factor*” and the “*Governance Problem Factor*” will be categorised under the “*Structural Factor*”, the “*Attitudinal Factor*”, “*Individualistic(internal) Factor*” and “*Individualistic(external) Factor*” can be categorised under the “*Individualistic Factor*” and the last factor is the “*Fatalistic Factor*”.

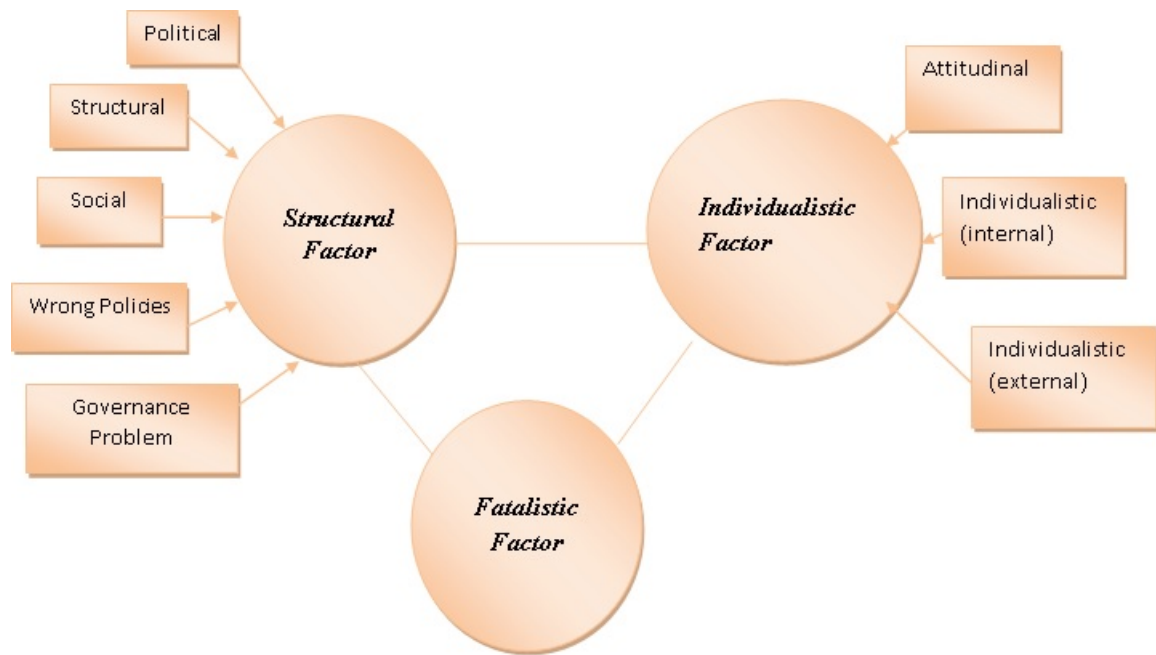


Figure 5.3: Perceived Factors of Poverty

The Structural factor is built on the assumption where the poor are not to be blamed for their own circumstances, as external factors have placed them unfavorably in the social structures, in a position often characterized by lack of access to opportunities (Davids, 2013 & Maseko, 2014). This factor explains how poverty is created and maintained in some neighborhoods or among some groups. In other words the structural factor points to the need for redressing government provisions and less important/ visible policies by restructuring the current social system. The Individualistic factor highlights the need for having competent and morally developed individual working with motivation to achieve and adequate effort. Under this factor, an individual is responsible for his/her own status in a system that allows opportunities to all (Lauer, 1998). It is believed that poverty is wholly or partly due to lack of motivation, moral failure, and little ambition or individual effort. Wilson (1996) observed that from an individualistic perspective people are considered poor because of their lack of ability, efforts or morals. This perspective of the causes of poverty predicts that poverty stems from the factors such as people are poor because they are lazy or dependent on welfare (Wright, 1993 & Davids, 2010). The Fatalistic explanation holds that one is poor as a result of uncontrollable, unforeseen factors that one could not avoid such as illness, not having luck or having bad luck (Kainu and Niemelia, 2010; Samuel and Ernest, 2012). This factor provides that it is relatively attributed that the causes of poverty are controlled by supernatural power and what is fated can never be blotted.

The result of the factor analysis presents that poverty is not merely a result of an individual's deficiencies, but can be attributed to attitudinal, economic, political and/or cultural factors that operate at the supra-individual or societal level. The result analyzed

the respondent's perceptions of the nature and extent of poverty in Rourkela by the poor and the non-poor. It offers a factual assessment by respondents of the society in which they live, and forms the basis of the study what the poor and non-poor understand and think about the poverty, the causes of poverty, and the solutions to poverty. The responses revealed some common beliefs and practices and their perceptions towards the cause of poverty that reinforce the poor to revolve around the poverty cycle. The study evolved that there is the difference in the perception of the causes of poverty by the poor and the non-poor. The poor think that it is in their fate to be poor and accept their poverty and put less effort to get out of poverty. Whereas, the non-poor perceive the causes of poverty more to be individualistic blaming the poor for their own condition. The non-poor are of the view that doing nothing and cursing the fate will not end poverty, but will aggravate the condition. The poor have got a greater attitudinal problem and make poverty a choice. As a whole the analysis established that the three main poverty attributions operate. These are individual perspective, structural explanation, and fatalistic concepts of poverty.

Moreover, we have got the complete picture of the effects of socio-economic & demographic variables on the perception of the causes of poverty. From among all the independent variables it is the type of respondents that have the highest impact on the dependent variables. In the first model, it is the type of respondents that significantly influences the Fatalistic perception of the causes of poverty. This finding is absolutely true in the sense that, if the respondent is poor then he will perceive the Fatalistic factor as the cause of poverty. But, if the respondent is non-poor, then he will not perceive so. It is already found out that the poor curse their fate and luck for their poverty. They perceive that poverty is destined and they cannot change it, for which they are poor. But, on the other side, the non-poor perceive that, poor are poor because of their own attitude where they put no effort to get out of poverty due to their laziness, inability to manage money and inappropriate use of money. As such, they encourage the culture of poverty, where poverty is inherited from one generation to the other.

Similarly, in the second model, both the type of respondent and the level of education affect the more due to higher magnitude of t value. But here, the independent variables are having a negative relation with the dependent variable, which indicates that the respondents with a higher level of education will perceive the Attitudinal perception of the causes of poverty and lower the level of education higher is the Attitudinal problem. Basically, the non-poor perceive the Attitudinal problem is the main cause of poverty among the poor. The level of education can improve such attitudes, when the poor do not urge to get out of the poverty cycle. Thus, as a whole we can say that the level of education influence the Attitudinal factor.

The third model hints that higher the monthly expenditure, higher is the influence on Political factor and vice-versa, as there is a positive relation between the dependent and independent variables. The respondents with more monthly expenditure perceive Political

factor as the perception of causes of poverty. The political parties in order to protect their vote bank makes poverty more comfortable for poor by encouraging slums, providing free food and other doles, where the poor think to remain as poor where they can avail all the facilities.

In the last two models, the types of respondents are having a significant influence on Individualistic (external) and Social factors of the cause of poverty. But the difference is that the type of respondents is positively related to the Individualistic (external) factor and negatively related to the Social factor of the perception of the causes of poverty. Because, the non-poor perceive poor become poor because they learn certain psychological behaviors associated with poverty, which do not allow them to get out of the poverty cycle. But, the poor perceive loose morals among the poor due to the reason that they live in slums where the birds of same feather flock together is the reason of poverty. Such differences in the perception among the two types of respondents are the reason why a change in the respondent will bring the same and equal change in the Individualistic (external) perception. Whereas, a change in the type of respondents will not bring any change in the Social factor. This is because both the poor as well as the non-poor have the same perception towards poverty in the social factor. Both the groups blame the unequal distribution of wealth in the society as the cause of poverty. Moreover, both the groups perceive the Social factor as the last factor for the perception of the causes of poverty.

Chapter 6

Comparative Analysis of the Quality of Life Between the Poor and the Non-Poor

6.1 Introduction

What is quality of life? Can it be measured? Can more money bring more happiness and increase the quality of life? Is money the real measure to quality of life? If this has been true, then, quality of life of non-poor would have always been better than the poor. But, in true sense, the "happiness curve" did not correspond exactly to the average income growth curve. In fact many factors enter into the equation and these are not limited purely to material or monetary aspects. It can be the level of education that affects the quality of life, over and above its effect on professional careers and future income. Social connection has a direct bearing on quality of life, as they are usually a source of satisfaction. Studies also stress that uncertainty surrounding one's future economic situation has a negative effect on the quality of life. Thus, the concept of quality of life is much wider and it also takes into account the working condition, the living condition, the degree of social integration, health and education, whether people are particularly fragile economically or physically, etc. This chapter will make a comparative analysis on the poor's and the non-poor's quality of life, to infer the impact of poverty on quality of life and establishes the relation between the domains of Quality of Life. For this, WHOQOL-BREF is taken as the study instrument. The raw score of each domain was transformed directly to be comparable with the scores derived from WHOQOL-100. The scores of each domain were then re-transformed to a 0-100 score with a higher scores denoting higher QOL. Furthermore, the bivariate analysis will establish the relation between the domains of Quality of Life.

In addition to this, the chapter will also focus on the influence of various socio-economic and demographic variables on QOL and will answer which independent variables are most influential in predicting the dependent variables.

6.2 Quality of Life of Poor and Non-Poor

Table 6.1 represents WHOQOL-BREF mean scores of different domains and overall QOL and overall Health for both the poor and the non-poor. The table presents the QOL with regard to four domains- the Physical domain, the Psychological domain, the Social domain and the Environmental domain. The results indicate that, of 200 non-poor respondents the largest proportion of them are having a good physical QOL with highest mean score (MS) (MS=41.1) which shows the non-poor are having a good control over the pain and the ease with which relief from pain can be achieved. The assumption is made that the easier the relief from pain, the less the fear of pain and its resulting effect on QOL. The non-poor do not have to take much pain as they can afford drugs to reduce pain that increases the QOL. They are having more enthusiasm and endurance that a person has in order to perform the necessary tasks of daily living, as well as other chosen activities such as recreation, making the life more energetic and lively. A better Physical domain of QOL reflects no sleep problems that include difficulty going to sleep, waking up during the night, waking up early in the morning and being unable to go back to sleep and lack of refreshment from sleep. The study also reflects that as compared to the poor, the non-poor are having a high degree of mobility and working capacity, which upgrades their Physical domain. Somewhat less are having the Psychological QOL (MS=38.8) and then the Environmental QOL (MS=33.4). Least are having the Social QOL (MS=21.4), reflecting a poor personal relationships, social support and sexual activities. The study reveals that there is no companionship, love and support in their life. There is less ability and opportunity to love, to be loved and to be intimate with others both emotionally and physically. The extent to which people feel they can share moments of both happiness and distress with loved ones, and a sense of loving and being loved are not included. There is less commitment, approval, and availability of practical assistance from family and friends. The non-poor do not believe in family system and family values. The urge and desire for sex, and the extent to which the person is able to express and enjoy his/her sexual desire appropriately is low. Whereas the overall Health (MS=36.9) of non-poor are better than the overall QOL (MS=36.1).

Again the Table 6.1 describes the QOL for the poor in the same four domains and overall QOL and overall Health. The results indicate that, of 500 respondents the largest proportion of them are having a good Environmental domain of QOL (MS=40.4) indicating even though the poor live in the slums under the threat to safety and security, they feel secure over there. As compared to the non-poor, the poor live in a crowded place with no cleanliness, no opportunities for privacy; non availability of facilities like electricity, toilet, running water, and the quality of the construction of the building is poor, such as roof leaking and damp; but still they enjoy their home environment. This indicates that the poor like to live in their existing culture and put less effort to get out of it. The findings reveal a sense of satisfaction of income among the poor. It is acknowledged that the poor financial resources

are enough, meeting all their needs. This indicates that they are contended with what they have. Even though their earning is less, they do not have financial crisis and make no attempt to earn more and get out of the poverty cycle. The poor view the availability and quality of health care is good. Because, during the process of survey it was found that the poor prefer home remedies rather than availing the health care facilities. Even though the poor have less opportunity and desire to learn new skills, acquire new knowledge, they feel whatever they are having is more than sufficient, for which the Environment domain is having the highest score among the poor. While collecting the data it was observed that even though the poor had the ability, opportunities to earn more by working more hours, the inclination to participate in leisure, pastimes and relaxation was more. Most of their time was spent watching T.V, gossiping and doing nothing as compared to the non-poor. Somewhat less are having the Physical domain of QOL (MS=26.0) and then the Social domain of QOL (MS=19.5). The least are having the Psychological domain of QOL (MS=17.8) which reflects no feelings of contentment, balance, peace, happiness, hopefulness and joy. The Psychological domain score of poor is much less than the non-poor, which implies that the poor are having a low thinking power, memory, learning, concentration and ability to make decisions. They have low self esteem and are not satisfied with themselves as well as with themselves and their bodily image and appearance. The Psychological domain score is high for the poor is high due to the fact that the poor have a high level of despondency, guilt, sadness, tearfulness, despair, nervousness, anxiety and a lack of pleasure in life. Whereas the overall Health (MS=32.4) of poor are better than the overall QOL (MS=21.7).

Table 6.1: Descriptive Statistics of QOL for Poor and Non-Poor

Domains of WHOQOL-BREF	Poor MS (SD)	Non-Poor MS (SD)
Overall Quality of Life	21.7 (16.0)	36.1 (20.3)
Overall Health	32.4 (18.1)	36.9 (17.5)
Physical Domain	26.0 (11.9)	41.1 (12.4)
Psychological Domain	17.8 (12.5)	38.8 (15.3)
Social Domain	19.5 (12.8)	21.4 (11.0)
Environmental Domain	40.4 (8.0)	33.4 (13.6)

Thus, it is observed that the means for overall QOL, overall Health, Physical domain and Psychological domain is higher for non-poor, whereas, in the Environmental domain, the mean of the poor is higher than the non-poor. In the Social domain of QOL, though the mean of non-poor is higher than the poor, the margin is very small.

Further, bivariate correlation produced fifteen correlation coefficients Table 6.3 that included all the four domains of QOL and Overall QOL and Overall Health. All the correlation coefficients are significant at 0.01 levels. Among all the correlation coefficients Psychological domain and the Physical domain showed the highest co-efficient of 0.74,

suggesting 54% of the commonality. The correlation co-efficient between the Social domain and overall Health among all is the lowest at 0.39, suggesting 15% of commonality.

Table 6.2: Correlations of QOL Domains for Non-poor

	Overall Quality	Overall Health	Physical Domain	Psychological Domain	Social Domain	Environmental Domain
Overall Quality of Life	1	.632**	.547**	.730**	.426**	.658**
Overall Health		1	.407**	.596**	.388**	.480**
Physical Domain			1	.738**	.604**	.455**
Psychological Domain				1	.510**	.585**
Social Domain					1	.486**
Environmental Domain						1

** Correlation is significant at the 0.01 level (2-tailed)

For the poor, the bivariate correlation produced fifteen correlation coefficients Table 6.3 that also included all the four domains of QOL and overall QOL and overall Health. All the correlation coefficients are significant at 0.01 levels. Among all the correlation coefficients Psychological domain and the Physical domain showed the highest co-efficient of 0.84, suggesting 70% of the commonality. The correlation co-efficient between overall Health and overall QOL among all is the lowest at 0.42, suggesting 17% of commonality.

Table 6.3: Correlations of QOL Domains for Poor

	Overall Quality	Overall Health	Physical Domain	Psychological Domain	Social Domain	Environmental Domain
Overall Quality of Life	1	.427**	.520**	.577**	.480**	.448**
Overall Health		1	.619**	.561**	.459**	.464**
Physical Domain			1	.846**	.598**	.581**
Psychological Domain				1	.662**	.699**
Social Domain					1	.463**
Environmental Domain						1

**Correlation is significant at the 0.01 level (2-tailed)

It is assumed that non-poor should have a better QOL than the poor. In order to test the assumption, the t-statistic is calculated. From the Table 6.4it can be observed that except the Social domain, all other domains of QOL such as overall QOL, overall Health, Physical domain, Psychological domain and Environmental domain, are having significant differences. However, in order to ascertain which of the groups is better than the other, a reference to mean scores may provide us some insight. Additionally, it is interesting to note the difference in the mean deviations for various dimensions in QOL of the poor and the non-poor. The standard deviation is higher for the non-poor in the domains of overall QOL,

Physical domain, Psychological domain and Environmental domain. Whereas, the poor have a higher standard deviation in the domains of overall Health and Environmental domain.

Table 6.4: Correlations of QOL Domains for Poor

		t-test for Equality of Means		
		t Sig.	(2-tailed)	Mean Difference
Overall Quality of Life	Equal variances assumed	9.960	.000	.57700
	Equal variances not assumed	8.994	.000	.57700
Overall Health	Equal variances assumed	3.014	.003	.18100
	Equal variances not assumed	3.056	.002	.18100
Physical Domain	Equal variances assumed	14.875	.000	2.40343
	Equal variances not assumed	14.617	.000	2.40343
Psychological Domain	Equal variances assumed	18.767	.000	3.35467
	Equal variances not assumed	17.216	.000	3.35467
Social Domain	Equal variances assumed	1.836	.067	.30267
	Equal variances not assumed	1.961	.051	.30267
Environmental Domain	Equal variances assumed	-8.492	.000	-1.12800
	Equal variances not assumed	-6.857	.000	-1.12800

6.3 Influence of Socio-Economic and Demographic Variables on QOL

After having a brief idea about the influence of socio-economic & demographic variables on the perception of the causes of poverty, now we will focus on the effect of the same socio-economic & demographic variables on the QOL. At this part of analysis we can see which independent variable how differently influences the dependent variables, the socio-economic & demographic variables being the independent and the QOL being the dependent variable. Before entering into the discussion in simple layman's view we can tell that definitely the socio-economic status and other demographic variables have an influence on QOL. Some variables may increase the QOL and other may reduce. So, by employing simple linear regression model we can evaluate the influence of socio-economic & demographic variables on QOL.

Alike chapter 5, in order to know whether the regression model is a good one or not, a multi-collinearity test is done to check any similarity between the independent variables. The results of the model showed the VIF values ranged between 1-10, showing no multi-collinearity symptom between the socio-economic and demographic variables in the regression model to assess the influence of socio-economic and demographic variables on Quality of Life.

The Table 6.5 reveals the effect of independent variables on the dependent variables. The

result of the regression analysis indicate the first model to statistically significant regression, $F= 17.627$, $p<.001$ and accounts for 16% of variation. The model explains the effect of socio-economic & demographic variables on Overall QOL. From among all the independent variables, the type of respondents (poor or non-poor), the level of education and the job influence the Overall QOL. The β value (.405) of type of respondents explains a positive relation with Overall QOL, where as the β value (-.215) and (-.133) of level of education and job respectively, explains a negative relation with Overall QOL. As the sig. value for these three independent variable is less than .05, the t-test associated with the β value is significant. From the magnitude of the t-statistic, we can see that, the impact of type of respondent is more on Overall QOL than the other two independent variables. Next the job with t value -2.789 and lastly the level of education with -5.073 t value influences the Overall QOL. Thus, the model explains that more change in the respondents will bring more change in the Overall QOL and vice-versa. Whereas if the level of education and job is higher, the Overall QOL is low.

The second model explains the influence of socio-economic and demographic variables on the Overall health. In normal sense, health as a dependent factor can be influences by various factors. Here, the model highlights three socio-economic & demographic variables that influence the Overall health. First, the result of the regression analysis indicate the model to be statistically significant, $F= 9.954$, $p<.001$ and accounts for 9.3% of variation in Overall health. The type of respondents, family structure and the level of education makes some impact on Overall health. The β value .352 of type of respondent and .182 of family structure explains a positive influence on the dependent variable. Whereas, the β value -.263 of level of education explains a negative relation with three independent variable is less than .05, the t-test associated with the β value is significant. From the magnitude of t-statistics we can see the impact of type of respondent is more on Overall health, then the family structure and lastly the level of education ($4.604 > 4.544 > -5.979$). But, as the margin between the type of respondent and the family structure is very less, it can be interpreted that both the dependent variable equally influences the dependent variable. Thus, the model explains that higher the change in the respondent (poor or non-poor) more is the influence on the Overall health and same with the family structure. But, for level of education, the case is somewhat different. Higher the level of education, lower is the Overall health.

The third model explains the influence of socio-economic & demographic variables on Physical QOL. The result of the regression analysis indicate the model to be statistically significant, $F=36.169$, $p< .001$ and accounts for 28.7% of the variation in Physical QOL. From among all the independent variables, the type of respondent ($\beta = .584$), the family structure ($\beta =.098$), the level of education ($\beta = -.210$) and job ($\beta = -.135$) exhibits the influence on the Physical QOL. When the type of respondents and the family structure have a positive relation with Physical QOL, the level of education and the job have a negative relation with the Physical QOL. As the sig. value for all the influencing variables is less

than .05, the t-test associated with the β value is significant. If we compare the magnitude of t statistics for all the influencing variables, then we can see the type of respondents influences the Physical QOL the most, then the family structure, thirdly the job and lastly the level of education ($8.611 > 2.773 > -3.077 > -5.362$). Thus, as a whole it can be attributed that, a higher change in respondents and family structure will have a higher influence on the Physical QOL. But, as the level of education and job profile increases the Physical QOL decreases.

The fourth model showcases the influence of socio-economic & demographic variables on the Psychological QOL. With $F = 51.785$ and $p < .001$, the model is statistically significant accounting for 36.8% variation in Psychological QOL. The model shows that the type of respondent ($\beta = .693$), the family structure ($\beta = .083$), the level of education ($\beta = -.175$) and the job ($\beta = -.113$) influences the Psychological QOL. As the sig. value for these variables is less than .05 and the t value is greater than the sig. value, the t statistics associated with the β value is significant. If we compare the magnitude of t statistics for all the influencing variables, then we can see the type of respondents influences the Physical QOL the most, then the family structure, thirdly the job and lastly the level of education ($10.847 > 2.470 > -2.730 > -4.760$). Thus, as a whole it can be attributed that, a higher change in respondents and family structure will have a higher influence on the Physical QOL. But, as the level of education and job profile increases the Physical QOL decreases.

The fifth model explains how socio-economic & demographic variables influence the Social QOL. The result of the regression analysis proves the model to be statistically significant, $F = 6.816$, $p < .001$ and accounts for 7.3% of variation in Social QOL. As the sig. value for the type of respondents, family structure and level of education is less than .05, the influence of these three independent variables on Social QOL is significant. The β value .310 of type of respondents & .098 of family structure shows that there is a positive influence on Social QOL. But, the β value -.246 of level of education shows that there is a negative influence of this independent variable on the Social QOL. If we compare the t statistics of all the influencing dependent variables, then we can get the idea that the type of respondent (poor or non-poor) with t value 3.991 influences the Social QOL the most, then the family structure ($t = 2.409$) and lastly the level of education ($t = -5.482$). Thus, as a whole, the model explains that a higher change in the type of respondent & the family structure will bring a high change in Social QOL & vice-versa. And if the level of education increases, the Social QOL of life decreases and vice-versa.

The sixth model describes the influence of socio-economic & demographic variables on Environmental QOL. With $F = 13.159$, $p < .001$, the result of the regression analysis indicate the model to be statistically significant and accounts for 12.2% of variation in Environmental QOL. As the sig. value for the type of respondents and level of education is less than .05, the t-test associated with the β value is significant, which indicates that these two independent variables have a significant influence on the dependent variable, i.e. Environmental QOL. The β value -.204 of the type of respondents & -.193 of level of education clearly pictures

that there is a negative relation between these independent variable and the Environmental QOL. If we compare the magnitude of t-statistics, then we can see the type of respondent with t value -2.716 influences the Environmental QOL the most and the level of education the least ($t = -4.459$). Thus, as a whole, the model reveals that a higher change in the type of respondent will have a lower influence on Environmental QOL and vice-versa. If the level of education increases, the Environmental QOL will decrease and vice-versa.

Table 6.5: Influence of Socio-Economic & Demographic Variables on QOL

Models	Independent Variables	Dependent Variables	Adjusted R ²	F	Standardized Co-efficient β	t	Sig.
1	Type (poor or non-poor)	Overall QOL	.160	17.627	.405	5.506	.000
	Religion				-.036	-.999	.318
	Family Structure				.023	.586	.558
	Age				-.020	-.498	.618
	Sex				-.005	-.120	.904
	Level of Education				-.215	-5.073	.000
	Job				-.133	-2.789	.005
	Monthly Expenditure				.002	.025	.980
2	Type (poor or non-poor)	Overall Health	.093	9.954	.352	4.604	.000
	Religion				.008	.225	.822
	Family Structure				.182	4.544	.000
	Age				-.066	-1.570	.117
	Sex				-.039	-.927	.354
	Level of Education				-.263	-5.979	.000
	Job				-.045	-.901	.368
	Monthly Expenditure				-.083	-1.245	.214
3	Type (poor or non-poor)	Physical QOL	.287	36.169	.584	8.611	.000
	Religion				.008	.243	.808
	Family Structure				.098	2.773	.006
	Age				-.023	-.602	.547
	Sex				.020	.539	.590
	Level of Education				-.210	-5.362	.000
	Job				-.135	-3.077	.002
	Monthly Expenditure				-.035	-.602	.547
4	Type (poor or non-poor)	Psychological QOL	.368	51.785	.693	10.847	.000
	Religion				.033	1.054	.292
	Family Structure				.083	2.470	.014
	Age				-.014	-.399	.690
	Sex				.022	.643	.520
	Level of Education				-.175	-4.760	.000
	Job				-.113	-2.730	.006
	Monthly Expenditure				-.079	-1.425	.155
5	Type (poor or non-poor)	Social QOL	.062	6.816	.310	3.991	.000
	Religion				.030	.796	.426
	Family Structure				.098	2.409	.016
	Age				.018	.422	.673
	Sex				-.031	-.734	.463
	Level of Education				-.246	-5.482	.000
	Job				.033	.649	.517
	Monthly Expenditure				-.111	-1.652	.099
6	Type (poor or non-poor)	Environmental QOL	.122	13.159	-.204	-2.716	.007
	Religion				-.049	-1.338	.181
	Family Structure				.030	.760	.448
	Age				.024	.569	.570
	Sex				.015	.364	.716
	Level of Education				-.193	-4.459	.000
	Job				-.078	-1.598	.111
	Monthly Expenditure				-.048	-.741	.459

6.4 Discussion and Conclusion

The analysis provided a brief idea about the QOL of the poor and the non-poor. From the analysis it is clear that the non-poor are having the highest mean for the Physical domain of QOL, implying good activities of daily living, less dependence on medicinal substances and medical aids, enough energy and mobility, less pain and discomfort, sufficient sleep and rest and good work capacity. But the Social domain of the non-poor is having the lowest mean from among the four domains of QOL, attributing that the non-poor have less faith in social system as they are more materialistic and are having no time to share with others. They lead a busy and self-centered life. Very interestingly, the analysis showed a highest mean score for Environmental domain of QOL among the poor indicating a very good financial resource, opportunities for acquiring new information and skills, enjoying leisure activities, a high degree of freedom, physical safety and security, a better accessibility and quality of health and social care and a better home environment. Even though they live in slums they are satisfied with their physical environment and the transport facilities (WHOQOL-BREF, 1991). But a very low score is found in the Psychological domain, acknowledging that poor people have cognitive difficulties like negative feelings, low concentration, learning, memory and thinking, high level of despondency, guilt, sadness, tearfulness, despair, nervousness, anxiety and a lack of pleasure in life, a high degree of dissatisfaction and a very low self esteem, effecting one's self concept. The second part of the analysis reveals that both the poor and the non-poor are having a high correlation between the Psychological and the Physical domain of QOL which implies that if one is having positive feelings, a high self esteem, satisfied with his/her bodily image and appearance and a high level of thinking, learning, memory and concentration, then there can be less pain and discomfort, more working capacity, high mobility more energy, sound sleep and low dependency on medical substances and medical aid. It is the Psychological and the Environmental domain of QOL that are having a highest correlation with other domains of QOL, which signifies that the psychological aspect of an individual plays an important role in determining one's QOL (Nayak, et al., 2015). From the above demonstrations, we can get a complete picture of the influence of socio-economic & demographic variables on QOL. At this stage of discussion we can very well say that which variable how differently influences the QOL. From among all the independent variables the type of respondents (poor or non-poor) positively influences all the domains of QOL and also the Overall QOL and Overall health. This indicates that a small or big change in the type of respondents will have the same influence on the QOL. It means the poor and non-poor have different QOL. As studied in the second objective, the non-poor have a better Overall QOL, Overall health, Physical QOL, Psychological QOL, and Social QOL as compared to poor. But, in the case of Environmental domains the poor have a better stand. As such, a change in the respondent will surely bring a change in the QOL, which implies, the change in the type of respondents

have a direct and positive on the QOL (Nayak, et al., 2015). If we compare all the magnitude of t-statistics, then we can observe, the type of respondent with the highest t value (10.847) influences the Psychological QOL the most from among all other domains of QOL. On the other hand, the level of education also influences all the domains of QOL, the Overall QOL and the Overall health, but negatively. This indicates that the independent variable is inversely proportionate with the dependent variable. When the level of education increases all QOL decreases and vice-versa. This relation can be interpreted as education has become a status symbol. Higher the education more is the empowerment. With the endless urge to compete with each other the QOL decreases with the aim to earn more qualifications individuals forget other priorities of their life which affects their QOL. With a day and night effort to excel in the competition of life, one takes stress and strain. More studies mean more effort and more tension. This in the other way hampers the health. So, when the level of education increases the overall health decreases (www.developmentprogress.org). If the level of education increases, one will get a definitely less time to get around and will sacrifice the sleep. With the increase in the level of expectation, the level of satisfaction in the life would reduce. With a tendency to achieve more through studies one will neglect other prospects in life like ability to perform the daily activities, satisfaction with one self and own working capacity. Thus, as a whole if the level of education increases, the Physical QOL decreases. Similarly, an increase in the level of education will reduce the Psychological QOL. Increased level of education sets a higher goal. Failure in achieving that goal makes life meaningless and affects the level of concentration. Higher level of education will reduce the level of enjoyment as less time will be left from competition to enjoy life. All these in a way or other, affects the Psychological domain of QOL. The social relations are also hampered with the increase in the level of education, because less time will be left for personal, family and friends. Thus, higher the level of education, lower is the Social QOL. Talking about Environmental QOL, the level of education has a negative influence on this QOL too. With the increase in the level of education, less time will remain to get the outside information, to avail the opportunity for leisure activities, to access the health and transport facilities. Through comparing the t-statistics of all the regression models given in Table 6.5, the influence of level of education is more on Environmental QOL. Likewise, the job also exhibits a negative influence on Overall QOL, Physical QOL and Psychological QOL. No job means tension and in a job means competition. In this competitive world getting a job and continuing a job are very difficult. Higher a job profile more is the competition, bureaucracy and politics, which affects the Overall QOL, Physical QOL and Psychological QOL. High profile job means more psychological breakdown, psychological distress and disorders. As such, the job as an independent variable has a higher t magnitude (-2.730) for Psychological QOL, which clearly implies, higher a job, less is the Psychological QOL. The regression models reveal that the family structure has a positive influence on Overall health, Physical QOL, Psychological QOL and Social QOL. A change in the family structure from

joint to nuclear or from single headed to extended families will make a same change on the above mentioned dependent variables. Through a comparison of all the t-statistics of all the influencing dependent variables, the family structure influences the Overall health the most ($t=4.544$).

Thus, the study revealed some differences in QOL between the poor and the non-poor. At the very outset we can conclude that QOL can be defined as an individual's perception of his/her position in life in the context of culture and value systems in which he/she lives and in relation to his/her goals, expectations, standards and concerns. It is a broad ranging concept, incorporating in a complex way, the person's physical health, psychological state, social relationships, personal beliefs and relationship to salient features of the environment. Further we got an idea as which socio-economic & demographic variables how differently influence the QOL. From this, we got the information that, basically, being a poor or non-poor will have an influence on QOL. Moreover, the present study is in fact, an effort to showcase that being a poor or non-poor will surely have an influence on the perception towards the causes of poverty and QOL. Thus, the regression model is a success towards the study.

Chapter 7

Assessing the Influence of Perception of the Causes of Poverty on QOL and Addressing the Relations between them

7.1 Introduction

Till now, it is quite obvious to have enough idea that the term poor and non-poor not only exhibit a difference in socio-economic & demographic status, but also a difference in the perception and QOL. The first and second objective of the research clearly mentions the difference in the perception of the causes of poverty and QOL between the poor and non-poor which are the key findings. Poor perceive the causes of poverty being more Fatalistic, whereas the non-poor perceive it to be more Attitudinal. Similarly, in the case of QOL, the non-poor have a better stand in maximum domains of QOL and Overall QOL and Overall health. But, interestingly the poor have a better QOL in Environmental domain then the non-poor and the difference margin between poor and non-poor for Social domain is also very minimum, which explains that poor are not so bad at social domain of QOL. In the previous analysis we have seen the influence of different socio-economic & demographic variables on perception of the causes of poverty and the QOL, by employing simple linear regression model. But till now, the perception of the causes of poverty and QOL are studied differently. So the present analysis will be made on perception of the causes of poverty and QOL jointly. The main objective of this analysis will be to showcase the influence of nine factors of perception of the causes of poverty on QOL and to see the correlation between the different dimensions of QOL and factors of the perception of the causes of poverty, separately and the correlations between the QOL and factors of the perception of the causes of poverty, jointly. For this, linear regression and Pearson's correlation methods have been used respectively.

7.2 Influence of Perception of the Causes of Poverty on QOL

In the first objective of the present research, nine factors of perception of the causes of poverty are developed; each for poor and non-poor. These nine factors show how differently the poor and non-poor perceive the causes of poverty. Now, at this point we will have an idea how these nine factors influence the QOL, taking the poor and non-poor combinedly. We will employ linear regression model to assess the influence of factors of the perception of the causes of poverty being the independent variables, on the QOL being the dependent variable.

In order to check the similarity between the independent variables of a model, a multi-collinearity test was done. But, the VIF value for all the model was greater than equal to one and less than 2.5, showing no multi-collinearity and instability of beta co-efficient. Further the value of Pearson correlation between the independent factors (elaborately discussed in the succeeding chapter) which is less than 0.8, which clearly explains no multi-collinearity between the perceived factors of poverty.

Table 7.1 reveals the influence of all the nine factors of the perception of the causes of poverty on Overall QOL, Overall health, Physical QOL, Psychological QOL, Social QOL and Environmental QOL. The first model of the table explains the influence of all the factors on Overall QOL. The results of the regression analysis proves the model statistically significant, $F = 8.183$, $p < .0001$ and explains 8.5% of variation in Overall QOL. As the sig. value for the Fatalistic, Attitudinal and Political factors is less than .05, the influence of these independent variables is significant on Overall QOL. The β value of Fatalistic factor .179 shows a positive relation with Overall QOL. Whereas, the β value of Attitudinal (-.086) and Political (-.137) shows a negative relation with Overall QOL. The magnitude of t statistics can explain which independent variables have the most influence on the dependent variable. The Fatalistic factor with highest t-value (3.929) influences the Overall QOL the most, then the Attitudinal factor (-2.201) and then the Political factor (-3.286). Thus, as a whole, the model explains that, if the Fatalistic perception of the causes of poverty increases, the Overall QOL increases and vice-versa. On the other hand, if the Attitudinal and Political perception of the causes of poverty increases, the Overall QOL decreases and vice-versa.

Table 7.1: Influence of Perception of the Causes of Poverty on QOL

Models	Independent Variables	Dependent Variables	Adjusted R ²	F	Standardized Co-efficient β	t	Sig.
1	Fatalistic	Overall QOL	.069	8.183	.179	3.929	.000
	Attitudinal				-.086	-2.201	.028
	Political				-.137	-3.286	.001
	Wrong Policies				-.036	-.911	.363
	Individualistic Internal				-.006	-.151	.880
	Structural				-.005	-.132	.895
	Governance Problem				-.042	-1.019	.309
	Individualistic External				.004	.091	.928
2	Social	Overall Health	.007	1.530	.024	.611	.541
	Fatalistic				.063	1.324	.186
	Attitudinal				-.044	-1.076	.282
	Political				-.057	-1.303	.193
	Wrong Policies				-.043	-1.038	.300
	Individualistic Internal				.044	1.111	.267
	Structural				.040	1.010	.313
	Governance Problem				-.022	-.530	.597
3	Individualistic External	Physical QOL	.145	14.206	-.061	-1.472	.141
	Social				.003	.065	.948
	Fatalistic				.189	4.307	.000
	Attitudinal				-.108	-2.865	.004
	Political				-.211	-5.246	.000
	Wrong Policies				.003	.083	.934
	Individualistic Internal				-.009	-.252	.801
	Structural				-.019	-.519	.604
4	Governance Problem	Psychological QOL	.219	22.758	-.018	-.445	.656
	Individualistic External				.036	.933	.351
	Social				.007	.193	.847
	Fatalistic				.257	6.121	.000
	Attitudinal				-.132	-3.674	.000
	Political				-.195	-5.064	.000
	Wrong Policies				-.027	-.729	.466
	Individualistic Internal				-.010	-.279	.780
5	Structural	Social QOL	.008	1.601	-.002	-.052	.959
	Governance Problem				-.054	-1.448	.148
	Individualistic External				.028	.772	.440
	Social				-.056	-1.563	.118
	Fatalistic				-.034	-.722	.471
	Attitudinal				-.072	-1.775	.076
	Political				-.063	-1.440	.150
	Wrong Policies				.002	.048	.962
6	Individualistic Internal	Environmental QOL	.046	4.775	-.045	-1.140	.255
	Structural				.009	.222	.824
	Governance Problem				-.069	-1.624	.105
	Individualistic External				-.020	-.485	.628
	Social				-.025	-.614	.540
	Fatalistic				-.174	-3.754	.000
	Attitudinal				.002	.040	.968
	Political				.050	1.182	.238
	Wrong Policies				-.045	-1.103	.271
	Individualistic Internal				-.009	-.230	.818
	Structural				.043	1.120	.263
	Governance Problem				-.005	-.130	.897
	Individualistic External				-.069	-1.713	.087
	Social				.014	.343	.731

The second and the fifth model of the regression analysis is an effort to explain the influence of factors of perception of the causes of poverty on Overall health and Social QOL respectively. But, the result of the analysis proves the model statistically insignificant. The sig. value for all the independent variables is greater than .05 which implies that, all the independent variables have an insignificant influence on the dependent variables. Thus, it can be attributed that whatever may be the perception of the causes of poverty, the Overall health and the Social QOL remains uninfluenced. Here, Overall health and the Social QOL is not dependent on any of the perception factors.

The third model reveals the influence of perception of the causes of poverty on the Physical QOL. The results of the analysis proves the model to be statistically significant with $F= 14.206$, $p< .001$ and explains 14.5% variation in Physical QOL. From the analysis it is clearly found that the Fatalistic, Attitudinal and Political factors influence the Physical QOL. Further, the sig.value for these independent factors is less than .05 which explains that the factors have a significant influence on the Physical QOL. The Fatalistic factor with .189 β value explains a positive relation with Physical QOL. Whereas, the β value -.108 and -.211 of Attitudinal and Political factors respectively explains the negative relation. The comparative analysis of the t statistics is higher for the Attitudinal factor (4.307) and lower for the Political factor (-5.246). Thus, the influence of Fatalistic factor on the Physical QOL is the most and Political factor is the least. Thus, higher the Fatalistic perception of the causes of poverty, higher is the Physical QOL and vice-versa. Higher the Attitudinal and Political perception of the causes of poverty lower is the Physical QOL and vice-versa.

The result of the analysis proves the fourth model to be statistically significant, $F= 22.758$, $p< .001$, when the model shows the influence of factors of the perception of the causes of poverty on Psychological QOL. The model explains 22.9% variation in Psychological QOL. The sig. value for Fatalistic, Attitudinal and Political factors are less than .05 which implies the influence of these independent variables are significant on Psychological QOL. With .257 β value, the Fatalistic factor exhibits a positive influence on Psychological QOL, whereas, the Attitudinal factor with -.132 β value and Political factor with -.195 β value exhibits a negative influence on Psychological QOL. If we compare the magnitude of t statistics then, here also we can see the influence of Fatalistic factor is the most with highest $t = 6.121$, then the Attitudinal factor $t = -3.674$ and lastly the Political factor with $t = -5.064$. Thus, higher the Fatalistic perception of the causes of poverty, higher is the Physical QOL and vice-versa. Higher the Attitudinal and Political perception of the causes of poverty lower is the Physical QOL and vice-versa.

The sixth and the last model explain the influence of factors of perception of the causes of poverty on Environmental QOL. The regression analysis proves the model to be statistically significant, $F= 4.775$, $p< .001$ and explains 5.9% variation in Environmental QOL. The sig. value for Fatalistic factor is less than .05 which implies it is the only factor which has a significant influence on Environmental QOL. But, the β value -.174 explains a negative

influence on Environmental QOL. This means when the Fatalistic factor increases the Environmental QOL decreases and vice-versa.

7.3 Correlation between the Domains of QOL

QOL of individuals are determined along the Physical, Psychological, Social and Environmental dimensions of life. In order to measure the QOL of an individual, the Overall QOL and the Overall health also play an important role. The relations between the Overall QOL, Overall health and all four domains of QOL have an impact in determining the QOL of an individual. Thus, the present study is an effort to caricature the correlations between them. The Table 7.2 represents a significant and a positive correlation of Overall QOL with Overall health ($r = .49$), with Physical QOL ($r = .60$), with Psychological QOL ($r = .68$), with Social QOL ($r = .45$) and with Environmental QOL ($r = .37$). Similarly, Overall health is correlated with Physical QOL ($r = .53$), with Psychological QOL ($r = .52$), with Social QOL ($r = .44$) and with Environmental QOL ($r = .39$). The table also shows the correlation between the different domains of QOL. The correlation between the Physical QOL and Psychological QOL is .85, which is the highest among all correlations between the domains of QOL. The Physical domain also correlates with the Social QOL ($r = .55$) and the Environmental QOL ($r = .27$) which is the lowest correlation among all the six dimensions of QOL. It is interesting to note that Physical QOL and Psychological QOL complement and supplement each other, but Environmental and Psychological QOL do not show a high correlation but have a positive and significant correlation at 0.01 level. A correlation ($r = .31$) between Psychological QOL and Environmental QOL, $r = .53$ between Psychological QOL and Social QOL and $r = .40$ between Social QOL and Environmental QOL is recorded.

Table 7.2: Correlation between the Domains of QOL

	Overall Quality of Life	Overall Health	Physical Domain	Psychological Domain	Social Domain	Environmental Domain
Overall Quality of Life	1	.49**	.60**	.68**	.45**	.37**
Overall Health		1	.53**	.52**	.44**	.39**
Physical Domain			1	.85**	.55**	.27**
Psychological Domain				1	.53**	.31**
Social Domain					1	.40**
Environmental Domain						1

N= 700

**Correlation is significant at the 0.01 level (2-tailed)

7.4 Correlation between the Factors of the Perception of the Causes of Poverty

Coming over to explore the relations between the factors of the perception of the causes of poverty, we need to analyze the Table 7.3. The Fatalistic factor is correlated with Attitudinal factor ($r=-.34$), with Political factor ($r=-.43$), with Social factor ($r=-.25$), but is having an inverse relationships. Whereas, a direct correlation is found between the Fatalistic and Individualistic (external) ($r=.27$). Talking about the Attitudinal factor, it is directly correlated with Political and Social factor ($r=.18$ & $r=.09$) respectively, but inversely correlated with Structural and Individualistic (external) factor ($r=-.11$ & $r=-.11$) respectively. Political factor is significantly and positively correlated with Wrong Policies ($r=.16$), Governance problem ($r=.14$) and Social factor ($r=.20$). Wrong policies is correlated with Individualistic (internal) ($r=.13$), Structural ($r=.10$), Governance problem ($r=.37$), Individualistic (external) ($r=.16$) and Social factor ($r=.13$). Individualistic (internal) factor is correlated with Governance problem ($r=.17$) and individualistic (external) ($r=.16$) factors. Structural factor has shown a correlation with Individualistic (external) ($r=.15$) and Social ($r=.14$) factors. Similarly, Governance problems is correlated with Individualistic (external) ($r=.13$) and Social ($r=.18$) factors.

Table 7.3: Correlation between the Factors of the Perception of the Causes of Poverty

	Fatalistic	Attitudinal	Political	Wrong Policies	Individualistic (internal)	Structural	Governance Problem	Individualistic (external)	Social
Fatalistic	1	-.34**	-.43**	-	-	-	-	.27**	-.25**
Attitudinal		1	.18**	-	-	-.11**	-	-.11**	.09**
Political			1	.16**	-	-	.14**	-	.20**
Wrong Policies				1	.13**	.10**	.37**	.16**	.13**
Individualistic (Internal)					1	-	.17**	.16**	-
Structural						1	-	.15**	.14**
Governance Problem							1	.13**	.18**
Individualistic (External)								1	-
Social									1

N= 700

**Correlation is significant at the 0.01 level (2-tailed)

7.5 Correlation between the QOL and Factors of the Perception of the Causes of Poverty

A low to moderate correlation was observed between QOL and factors of perception of the causes of poverty. Correlations despite their direction and magnitude were analyzed if they are significant at 0.01 level (Table 7.4). Overall QOL is correlated with Fatalistic

factor ($r=.25$), with Attitudinal factor ($r=-.16$) and with Political factor ($r=-.23$). Correlation of Physical QOL with Fatalistic factor ($r=.32$), with Attitudinal factor ($r=-.21$), with Political factor ($r=-.32$), with Individualistic (external) factor ($r=.11$) and with Social factor ($r=-.09$) are reported. The table also reveals the Correlations of Psychological QOL with Fatalistic factor ($r=.40$), with Attitudinal factor ($r=-.26$), with Political factor ($r=-.36$), with Individualistic (external) factor ($r=.11$) and with Social factor ($r=-.18$). The correlation of Environmental QOL with the Fatalistic, Political and Individualistic factors are $-.22$, $.12$ and $-.12$ respectively. As already hinted in the linear regression model Table 7.1 the Overall health and the Social QOL are uninfluenced by any factors of perception of the causes of poverty, the same result is seen in the Table 7.4 The Overall health and the Social QOL are having no relation with any of the factors of the perception of the causes of poverty.

Table 7.4: Correlation between the Factors of the Perception of the Causes of Poverty

Fatalistic	Attitudinal	Political	Wrong Policies	Individualistic (internal)	Structural	Governance Problem	Individualistic (external)	Social
Overall Quality of Life	.25**	-.16**	-.23**	-	-	-	-	-
Overall Health	-	-	-	-	-	-	-	-
Physical Domain	.32**	-.21**	-.32**	-	-	-	-	.11** -.09**
Psychological Domain	.40**	-.26**	-.36**	-	-	-	-	.11** -.18**
Social Domain	-	-	-	-	-	-	-	-
Environmental Domain	-.22**	-	.12**	-	-	-	-	-.12** -

N= 700

**Correlation is significant at the 0.01 level (2-tailed)

7.6 Discussion and Conclusion

The regression model analyzed above, gives a clear idea regarding the influence of perception of the causes of poverty and QOL. Which factor of the causes of poverty, how differently influences the QOL, is derived from the above models. From among all the nine factors of perception of the causes of poverty, only three factors influence the QOL. The Fatalistic, Attitudinal and Political factors influences the Physical QOL, Environmental QOL, Overall QOL, Psychological QOL and Physical QOL. Again from among these three factors of the perception, Fatalistic factor have a greater influence on QOL. From the magnitude of t statistics, the Fatalistic factor has a highest influence on Psychological QOL. This implies those who perceive poverty a cause of fate, have a better Psychological QOL. On the other hand, the Fatalistic factor has the least influence on Environmental QOL. Through comparing the t statistics the attitudinal factor highly influences the Overall QOL and the Psychological QOL the least, but negatively. This implies those who waste their money on inappropriate items, mismanage the money or do not take the initiative to get out of poverty, have a poor QOL. These also affect their personal relationships, their married life and have

frequent depression and negative feelings. As whole they have a poor Psychological QOL. Similarly, the Political factor has a greater influence on Overall QOL and the least influence on Physical QOL. Here also the influence is negative. This means higher the political cause of poverty, lower is the Overall QOL and the Physical QOL. This is because, the government, the policies are blamed for poverty. And it is generally perceived that it is the duty of the government to reduce poverty. As such no individual thinks of fighting against poverty and prefers to wait for government to take the initiative, for this hampers the Overall QOL and the Physical QOL. Very interestingly, the Overall health and the Social QOL is not influenced by any of the factors of the perception of the causes of poverty. This implies whatever may be the perception towards the causes of poverty, Overall health and Social domain of QOL remains uninfluenced.

From the above analysis it is also quite clear that the QOL and the factors of the perception of the causes of poverty are having some relations within themselves and between themselves. First talking about the QOL, it is found that the Physical and the Psychological QOL are highly correlated, with the maximum r value .85 implies that if one is having positive feelings, a high self esteem, satisfied with his/her bodily image and appearance and a high level of thinking, learning, memory and concentration, then there can be less pain and discomfort, more working capacity, high mobility more energy, sound sleep and low dependency on medical substances and medical aid. It has already been found out earlier that whether being poor or non-poor, the Psychological and the Physical domains of QOL are highly correlated Table 7.2. As such it can be unarguably stated that physical soundness brings psychological serenity, which enhances the QOL. Whereas, the Table 7.2 also reveals the fact that the Physical and the Environmental QOL are correlated the least. This implies that good financial resources, opportunities for acquiring new information and skills, enjoying leisure activities, a high degree of freedom, physical safety and security, a better accessibility and quality of health and social care and a better home environment have a least relation with one's pain or discomfort, working capacity, mobility, energy, sleep and medical aid. Thus as whole if we study the Table 7.2 in depth then we can conclude that it is basically the Physical, Psychological and the Environmental domain of QOL, that determines the individual's QOL. Because, starting with the Overall QOL, Overall health and coming to all four domains, each one is having a high correlation with either the Physical QOL, or the Psychological QOL or the Environmental QOL.

Then moving towards Table 7.3, where the analysis is made on the factors of the perception of the causes of poverty, we can have a clear idea about which factor is how significantly correlated with each other. At this part of correlation we can find a mixture of both positive and negative relation between the factors. Discussing about positive relations, the Wrong policies and the Governance problem is having the highest r value .37 and the Attitudinal and the Social factors have the least r value .09. This implies that people perceive wrong policies and governance problem jointly cause poverty. This further hints that, wrong

policies lead to governance problem which ultimately causes poverty. In other way it also means that those who perceive Wrong policies as the cause of poverty also perceive the Governance problem as the cause of poverty. In simple lay man's knowledge, it is quite natural that the wrong policies and the governance problem will have a correlation. It also statistically proved that sometimes wrong policies make poverty more comfortable for which the government fails to eradicate the poverty. And sometimes the political parties to protect their vote bank make poverty a choice among the poor and the poor instead of making an effort to get out of poverty blame the government for their poverty. A least positive correlation is found between the Attitudinal and the Social factors of the perception of the causes of poverty. Very less people who perceive Attitudinal factor, perceive Social factor as the causes of poverty. Those who perceive poverty is the cause of individual deficiency also perceive social injustice as the cause of poverty, but the relation is weak, but positive. Coming over to negative relations, the Fatalistic and the Political factors are highly negatively correlated and the Attitudinal and the Individualistic (external) factor are very lowly negatively correlated. This means if the people who perceive the Fatalistic factor as the cause of poverty increases, the perception towards Political factor as the cause of poverty decreases. The same happens with the Attitudinal and the Individualistic (external) factor.

By exploring the Table 7.4 we can find one of the major findings of the thesis. We can assess the correlation between the factors of the perception of the causes of poverty and QOL. Both positive and negative relations are found. From among all, the Psychological QOL and the Fatalistic factor are highly and positively correlated. Whereas, the Psychological QOL and the Political factor are highly, but negatively correlated. This implies those who perceive Fatalistic factor as the cause of poverty, have a better Psychological QOL. On the other hand those who perceive the Political factor as the major cause of poverty do not have a good Psychological QOL. It is observed that from among all the dimensions of QOL, it is quite observed that except the Social QOL and the Overall health all others are having a correlation with the factors of the perception of the causes of poverty. Basically the Psychological and the Physical domains of QOL are having a relation with the perception of the causes of poverty factors. As already analyses in the regression models that the Overall health and the Social domain are uninfluenced by any of the perception factors, similarly there is no relation between them also. This implies that these two dimensions are not affected by any kind of perceptions.

Chapter 8

Assessing the Perception of Poor and Non-Poor towards Income, Children and Interpersonal Relationships

8.1 Introduction

In the earlier findings it has been found that there is a difference in the perception of the causes of poverty between the poor and the non-poor. The present chapter discusses whether the perceptual differences also exist between the poor and the non-poor with respect to their income, children and interpersonal relationships. Our perceptions guide our behavior. Though poverty is primarily an economic issue, the behavior that guides to earn and spend the money play a vital role in an individual's life. Hence, it is important to study how one perceives various ways of earning and spending money. In addition to this, in the complete cycle of poverty, besides income and expenditure other things that matters a lot are the children in a family and interpersonal relationship among the family members. Talking about children, a remarkable difference can be found in the perception of the parents who are poor and the parents who are non-poor with regard to their education and health. This differences in the perception not only matters in the present but also, helps building or ruining the child's future. For empowering a child with a better future, the family environment also plays a major role. A healthier family environment in terms of interpersonal relationship paves the way for reducing poverty and improving the quality of life.

Hence, the chapter focusses on various interesting findings which establish a significant demarcation between the two sets of sample which involves three parameters e.g., income, children and interpersonal relationships to assess the difference in the perceptions between the poor and the non-poor.

8.2 Perception of Poor and Non-Poor towards Income

Poverty and income has got tight links. But it is always not the low income or irrational distribution of income that creates poverty. It may be due to lack of motivation or capability that creates poverty. Higher income is just a means to reduce poverty but not an end in itself. In fact, it is always not the income that will be a measure or remedy to poverty, but the focus should also be made on the source of income (permanent or temporary), amount of income (sufficient, just sufficient or more than sufficient), methods of earning (full time or part time), the attitude towards earning (psychological set up to get out of poverty through more earning) and mode of spending income (productive or unproductive consumption). This chapter examines the difference in the perception towards income between the poor and the non-poor. For this, both the groups were asked a set of questions given in the Table 8.1. The differences in the perception are evaluated on the given percentage of response as well as some case studies.

Table 8.1: Difference in the Perception towards Income between Poor and Non-Poor

Perception towards income of the family	Poor	Non-poor
a) Sufficient	3.4%	12%
b) Just sufficient	46.2%	43%
c) More than sufficient	0%	6.5%
d) Not sufficient	50.6%	38.5%
e) Enough	0.6%	0%
Major area of spending income		
a) Consumption	52%	6%
b) Investment	0%	7%
c) Savings	3%	9.7%
d) Health/ Medicine	21%	3.3%
e) Education of children	24%	74%
Option that can best reduce poverty		
a) A permanent job with medium salary	60%	94.5%
b) A job on contractual basis	1.2%	0%
c) Unemployment doles by the govt.	6%	2.5%
d)Winning a lottery of Rs. 50,000 in cash	32.8%	3%
Best way to spend your extra income		
a)Invest it in some venture to earn something in future	2%	21%
b) Go for savings	20%	66%
c) Use it for consumption	78%	13%

From the Table 8.1 it is clear that regarding income, extra income, consumption, savings and expenditure both the poor and the non-poor have different perceptions. Maximum

percentage of poor (50.6%) perceives their family income to be not sufficient as compared to 43% of the non-poor. But, very interestingly when 43% of the non-poor perceive their income to be just sufficient, 46.2% of the poor perceive it just sufficient, which is more than the non-poor. This indicates that even though the poor's income is less as compared to the non-poor, it is just sufficient for them. And moreover where no non-poor think their income to be enough, 0.6% of poor perceive it to be enough. The reason behind such skewness is that the poor believe in the present without bothering the future. During the process of collection of data the researcher came across Sunita (name changed) and her husband Sunuru (name changed). Sunita was 35 years and her husband 38 years and were parents of four children (3 daughters and one son). During the course of interaction it was found that for last fifteen days Sunuru was not working but simply lying idle on the bed and roaming here and there. When enquired by the researcher, Sunita said *"Sunuru works as a daily wage earner. From his last working days he has earned Rs 2000. Now we are managing the family with that. When this money will be spent, Sunuru will again go for work. Till that time he will prefer leisure than to work."*

When asked by the researcher that it would be hard on the part of the family to be managed by Rs.2000 for the whole month, Sunita in her answer said "We earn to live. And we all are alive with that." Through observation it was found that none of her children were going to school. They all were under-nourished and had no clothes to their body. The house was a clay house with multiple seepages. From this it can be concluded that these poor think the minimum thing required to live, is life; without bothering about the living condition. They perceive that with the minimum income they are not dying, so there is no purpose of earning more and taking so much of mental and physical pain.

From the second question given in the Table 8.1, we can assess the difference in the spending habit of poor and non-poor. A maximum of 52% of poor perceive consumption is the major area of spending income while, only 6% of non-poor receive consumption a major mode of spending income. Maximum 74% of the non-poor perceive their major area of spending is on education of their children. Whereas, only 24% of poor perceive education of their children a major area of spending. Remarkably, no poor believe in investing their income. This happens because whatever the poor earn they spend on consumption. As such, less or no income is left for investment or savings. Because, $S = f(Y)$ and $Y = C + S + I$ $Y = \text{Income}$, $I = \text{Investment}$ and $C = \text{Consumption}$. When major area is 'C' less remains for 'S' and 'I'. To prove the hypothesis that poor spend more on consumption and non-poor spend on education of their children, the researcher conducted an experiment.

A cash of Rs. 300 was given to Raju (name changed) who was poor and lived in Sector-14-1 slum and Chandra (name changed) who was non-poor and a Rourkela Steel Plant employee and lived in Sector-14 (plant quarter). Both were give a day to spend their income. On the other day when enquired by the researcher, Raju in his reply said *"it was too long for the family to have mutton. My income is not so high that, I can afford having*

mutton which is Rs 350 per Kg. God has given an opportunity to enjoy without doing work. So, I planned a mutton party for my family with this money and my family is very happy.”

On the other side when the researcher enquired about the same Rs 300 from Chandra, it was found that Chandra with that money has bought a geometry box for his elder son and a crayon box for his younger one.

Chandra in his reply said *“whenever I get my salary the first thing that I plan is for my children’s education. This month my elder son who is class VI urged for a geometry box. So I thought this money can be best utilized in this way. When something new is bought for elder one, the younger one also needs something new. So I gave my younger son a crayon box, so that he can use it for drawing classes, who is now in class II.”*

From this, the difference in the perceptions between the poor and non-poor can be best judged. The poor live in present and perceive consumption is the best way to spend income without having any other priorities like spending for children’s education or saving for future or investing. But the non-poor are foresightedness and plan for a better future without hampering the present. This difference is all because of attitudinal problem, lack of motivation and education and somewhat a culture.

From the option that can best reduce poverty, 60% of poor and 94.5% of non-poor perceive a permanent job with medium salary is the best way. Whereas, a minimum of 1.2% of poor and no non-poor perceive a job on contractual basis can reduce poverty. Only 2.5% of non-poor as compared to 6% of poor perceive unemployment doles can reduce poverty. Significantly only 3% of non-poor and 32.8% of poor perceive one time getting Rs50000 in cash can reduce poverty. This is due to the perception of poor that money can best reduce poverty. Is it true always? Providing money can solve poverty problem? The mode of utilization of money is rather more important than getting money to reduce poverty which the poor lacks seriously. The non-poor commented that the poor do not understand the value of money and do not set priorities. Even though, they get a lump sum amount, they will spend on unnecessary items and can never get out of poverty. Vinod (name changed) aged 40 years staying at Sector-2 Plant quarter gave the example of his maid proving that giving money to poor cannot reduce poverty at best.

“Minati (name changed) was the maid working at Vinod’s place. She was very poor and was unable to feed her poor children even thrice a day. Her husband was daily wage earner who was regularly irregular at his work. So, Minati wanted Vinod to keep her elder daughter Minu (name changed) as full time maid at his house. Instead Vinod would give Rs. 4000 monthly and food to Minu. Vinod agreed to Minati’s proposal. After working 3 months Minati wanted Minu to come home for 3 days. Minati asked Vinod to give Rs. 12000 in her daughter’s hand which was her 3months salary. Minu went home. On the fourth day, Vinod waited for Minu. But she did not come. On the Fifth day Vinod gave a call to Minati asking about Minu’s return. Minati assured Vinod that Minu would go by evening. But Minu did not come. On the sixth day, Vinod and his wife went to Minati’s place finding Minu sitting at the

verandah. Seeing Vinod, Minati denied at Minu's return to Vinod's place. Vinod offered a salary hike, but in vain. Then Vinod enquired if that Rs. 12000 is finished then shall Minu get back to work at his place? To his enquiry Minu gave a reply that "that Rs.12000 is already spent. I have bought a new mobile for Rs. 10750 and rest money is spent on new dresses and sarees." With this reply Vinod and his wife came back."

From this it can be attributed that, instead of giving a handsome amount to poor, they should be trained a better management of available resources. That can best reduce poverty than giving cash.

Whether it may be income or extra income, consumption plays an important role in spending habit of the poor. Maximum of 78% poor perceive consumption as the best way to spend extra income. Whereas, a minimum of 13% of non-poor perceive consumption a wise way to spend the extra income. Consumption may be productive or unproductive. Through observation it was found maximum poor spend their extra income in unproductive way like purchasing unnecessary items, consumption of alcohol, gambling, etc. basically, the poor are fatalistic and do not have the knowledge of earning more from less resources. They think poverty is something God's choice for them, and do not want to get out of it. As they consume everything at one time without thinking about the bad times.

"Biranchi Oram (name changed), 45 years lives with his wife Basanti (name changed) and three children of the same slum, lived in a single room house for the last 30 years. He is a rickshaw puller and his wife is a maid. They jointly earned Rs. 5000 to Rs. 6000 approx. per month. When asked about their livelihood, both replied "it is very hard to do with this income. If there will be some extra income, then we can do something". Then they were asked by the interviewer what they will do with the extra earnings? They said they would buy new dress for their children or would provide them better education and as a whole they would spend on the development of their children. As the Durga puja was approaching at the time of collection of data, the interviewer asked about the bonus that Basanti would get from the houses for puja. Then she calculated and said that, that month she will get an extra of Rs.1700. So the interviewer gave her and her husband a proposal of investing that extra income for a long run extra income source. Both were proposed to open a Tiffin serving stall (idli, vada, bread, tea and like) in the early morning and then to go for the respective works. It was agreed by both. After a month, again the interviewer went to know the present status and collected the data that the extra income was spent on the new dresses, sarees, food, and mobile. In their statement Basanti and her husband said "no we cannot do the work. We prefer to spend more time with the family. And by the way whatever income we earn, hard or easy we are doing. Let the life go on this way. Will see in the future what happens."

No doubt, the income of non-poor is more as compared to poor, with more monthly expenditure on an average of Rs. 14875 as compared to poors' with Rs. 4043. But still a more percentage of poor as compared to non-poor perceive their income to be just sufficient. This is due to the fact that the poor have limited demands of life. Consumption is the basic

priority of their life. They believe that minimum thing required to sustain is enough and do not think poverty a burden, but rather perceive poverty to be a game of fate. It is their bad fate to be poor, as such do not waste their limited resources fighting against poverty. On the other hand, the non-poor are more vibrant and make best use of the limited resources to fulfill their unlimited wants.

8.3 Perception of Poor and Non-Poor towards Children

Educational qualifications are strong determinant of later life income and opportunities. Such achievement gaps can affect the patterns of social mobility, which is of great concern. It is very well known that children from poor families emerge from poor schools; with poor infrastructure and sub standard teachings, with substantially lower levels of educational attainment. Basically, the poor tend to view their children scholastically less able, and less likely believes that school results are important in life. Children growing up in poverty complete less schooling, work and earn less as adults, are more likely to receive public assistance, and have poorer health. Boys growing up in poverty are more likely to be arrested as adults and their female peers are more likely to give birth outside of marriage. This creates a conduct and peer problems. This is so due to the parents. If the parents are well educated it is possible that they will pass some of this knowledge onto their children. Better educated parents may also be more likely to help their children start learning to read, to write at an early age so that when their children begin school they are much better prepared for the obstacles ahead. Better educated parents value education, which is often seen in non-poor families. The non-poor, value education, and want their children to obtain a good education and encourage them to do so. It is found that children from higher income families have access to more and better resources than children from lower income families. Children from non-poor families have more access to good educational tools like computers and educational toys. The children of non-poor have a better start for school by going to a preschool that will ready them for their journey through school, which is not at all found in poor families. Some similar differences in perception between poor and non-poor towards their children can be recorded from Table 8.2.

Table 8.2: Difference in the Perception towards Children between Poor and Non-Poor

Type of school that your children go	Poor	Non-poor
a) English medium private school	1.7%	71.5%
b) Odia medium Private school	8.1%	8.5%
c) Odia medium govt. school	88.3%	5.5%
d) English medium govt. school	0%	14.5%
Ever have a thought that your children in comparison to other children lack the basic amenities of education		
a) Yes	97.2%	60.5%
b) No	2.8%	39.5%
Basic feature of your children's school		
a) Good teacher and teachings	15.6%	97%
b) Near to your residence	0.6%	3%
c) Mid-day meal	1.7%	0%
d) Tuition fees are less	3.8%	0%
e) Free of cost education	78.3%	0%
Step that you would take if you find your children is lacking interest in studies		
a) Will stop him/her to school	80.4%	0%
b) Will consult his/her teachers	13.4%	61.5%
c) Will send him/her to extra classes/tuitions	4.4%	3%
d) Will guide him/her thoroughly along with the tuitions	1.8%	35.5%
Do you maintain a medical record of your child's health		
a) Yes	11.7%	92.5%
b) No	88.3%	7.5%
Your preference towards children		
a) A Boy Child	36.8%	7.5%
b) A Girl Child	0.4%	6%
c) No Difference Between A Girl And A Boy	62.8%	86.5%

From among 500 poor and 200 non-poor, maximum poor (88.3%) send their children to Odia medium government (Odisha state board) schools. Whereas, a maximum non-poor (71.5%) send their children to English medium private schools. More interestingly when asked by the researcher about the basic feature of their children's school, 78.3% of poor perceived free education is the basic criteria, whereas the non-poor (97%) perceive good teacher and teaching as the major features of their children's school. This is so because the poor do not want to waste their money and time on education. They perceive if their child learns how to read and write and minimum calculation, that is enough. Instead of further studies, the child should be engaged in some activities that would fetch money to the family.

“Surya (name changed), aged 42 years, is father to four children (2 daughters and 2

sons). Three of his children are school going and the fourth one was 2 years old only. He sent his children to the school because it was free and the medium of education was Odia (local language). On being asked by the researcher, that have he ever wanted his children to go to English medium schools like the children of higher income groups? Surya in his answer said "I do not know English. What my kids will do learning English. I do not have that much money to send them to English medium schools. If they learn reading and writing and minimum calculations, then that is too much. Moreover, sending my children to school will not end our poverty. So it would be better to accept the hard reality that we are born poor and will die poor. Some work instead of education and better schools, can somewhat reduce the poverty burden".

About 97.2% of poor and 60.5% of non-poor think that their children in comparison to other children lack the basic amenities of education like good books, calculator, geometry box, computer, etc., though the poor feel the difference, but are still less concerned. But if we talk about the non-poor, they want their children to have everything that would boost up their education. They think whatever assistance provided to their peers in education is less and more is to be done to make their children highly educated. It is observed from the collected data in the poor families the children nor do the parents give education a priority. As such, 80.4% of poor state that they would stop their children from going to school, if they find their children is having no interest in studies. But on the other hand the non-poor will consult their children's teacher, to find out the reason and solution to the problem. It is not only the education, but also the health of the children that are being neglected in the poor families as compared to the non-poor. 88.3% of the poor do not maintain health record of their children. 92.5% of non-poor maintain the health record of their children. This difference is all due to lack of education.

Thus, life in poverty has a negative impact on children. Children raised in the families with lower income are disadvantaged in numerous aspects in comparison with those from economically well established families. The poor parents show less interest in their children's education because, after completion of their education they experience difficulties with employment in the labor market. Consequently, all these facts have impact on the employment options and subsequently on the individual's income rate. The presence of poverty in a family limits the development of children through budget restrictions of family sources, which parents invest into them. The children living in poor families have a restricted access to sources on both levels - in the access to material sources (cost of living, food expenses, cognitively stimulating toys for children, books, etc.) but also to immaterial sources (for instance in the area of education, in the access to information, in possibilities of development of one's experiences and skills etc.).

8.4 Perception of Poor and Non-Poor towards Interpersonal Relationships

Poverty, apart from the direct impact on individual family members like children or elderly, endangers and disrupts the functioning of the family system as a whole. The family functioning is a multi-dimensional construct reflecting family interactions and activities. It is found basically, the poor families are conservative and orthodox in nature, as compared to the non-poor. They do not believe in the theory that small family is happy family. They perceive more children means more hands to earn, but forget that more children means more mouths to feed. From the collected data it is found where 7.5% of non poor give priority to male child, 36.8% of poor prefer son to daughter Table 8.3. This reflects their narrowness of mind. In expectation of sons, they do not hesitate to grow their family and increase poverty. The non-poor believe in family planning and perceive son and daughter are equal and what matters is the education and value that the parents impart to their children to secure their future. During the course of data collection it was observed that in poor families women have no voice. All the decisions, whether good or bad, were taken by the male members. 98% of poor agreed that husbands are the decision maker of the family. Women have got no voice in their own family. But it was seen that in maximum poor families women worked as maid. They had their income but their husbands forcibly take their income or in some cases they willingly gave their income to their husbands. They had no power in the home economy. But in the non-poor families it was seen that both the husband and wife played an equal role in smooth running of the family. 73.5% of non-poor perceived, that a family can prosper if the decision of family are taken by both the husband and wife. This is the difference in the perception between the poor and the non-poor.

Poverty has been linked to increased rates of domestic abuse and can affect any member of the family. The collected data proves the fact that, in poor families, dominant nature of male members (56.6%) and too much consumption of alcohol (38.2%) is the major cause of violence (Table 8.3). In the family violence, wives are the major victims (93.4

“Sarita (name changed), aged 35 years and mother to two children. She burst into tears when asked about violence at home. She said every day there is violence. My husband, while returning from work sits with his slum friends and drink alcohol. When I ask him why he does so every day, he starts with slangs. When I tell him that children are hearing all the slangs he beats me and threatens to kick me out of house. So in fear of this I have stopped asking him. Whatever he earns, he spends on drinking. It is very hard to manage the family. I am a female member. What can I do before my husband, instead of accepting my fate.”

But if we compare the non-poor with the poor, then we can observe that in 77.8% of non-poor families there is no violence. And if there is so, 22.2% is due to social pressure, which is due to cut throat completion, stress, professional worries, etc.84% of non-poor

perceive that no one in the family is victim to the violence. But, it is quite obvious that if there is violence at home, then children will suffer a lot. 31.8% of poor and 9% of non-poor perceive due to violence their children remain unattended. But maximum of poor (47.7%) and non-poor (78%) perceive that they do not let their children suffer due to violence.

Table 8.3: Difference in the Perception towards Interpersonal Relationship between Poor and Non-Poor

	Poor	Non-poor
Your preference towards children		
a) A boy child	36.8%	7.5%
b) A girl child	0.4%	6%
c) No difference between a girl and a boy	62.8%	86.5%
Major decision maker of the family		
a) Husband	98%	21%
b) Wife	2%	0%
c) Husband and Wife	0%	73.5%
d) Or any third person	0%	5.5%
Major reason of violence (verbal) at home		
a) Too much consumption of alcohol by the male member of the family	38.2%	0%
b) In demand of money by the husband from the wife	0.3%	0%
c) Dominant nature of the male members	56.6%	0%
d) Social pressures	4%	22.2%
Major victims of violence		
a) Wife	93.4%	0%
b) Children	1.7%	5%
c) Old members of the family	0%	0%
d) Husbands	2.3%	5.5%
e) Neighbors	1.7%	5.5%
f) None	1.2%	84%
How your children suffer due to violence		
a) Go days together starved	7.5%	5%
b) Remain unattended	31.8%	9%
c) Neglect their school	13%	0%
d) Socially excluded	0%	8%
e) Do not suffer	47.7%	78%

8.5 Discussion and Conclusion

At the very outset of the analysis we can say that there is difference in the perception towards

income, children and family between the poor and the non-poor. As already discussed in the first objective of the research work, that non-poor perceive the poor to be poor because of their attitude, is very true, which can be assessed from the case studies. The poor, in fact put less effort to get out of poverty and blame their fate to be poor. Most importantly in this war of poverty, the children are the major victims. Poverty as a culture is inherited to them. So, in order to end poverty we need to change the attitude and perception of the poor people rather than making poverty more comfortable by providing them more short-cuts to escape from it.

Chapter 9

Conclusion

9.1 Introduction

The lives of poor people remain a subject of much concern to observers and researchers. Many efforts have been made to tackle the seemingly unending and challenging phenomenon of poverty. Egbuna (1970) succinctly captures in his novel, “we need neither empires nor emperors; what we need is a clean society where the yardstick for measuring our progress is not the presence of the rich but the absence of the poor”. This important yardstick of the presence or absence of the poor is always traditionally been understood through external assessments where predominantly monetary measures are used. While this approach has its merits, it very often excludes the perspectives of the people being assessed. It is therefore important that people are given the opportunity to judge why poor are poor; after all, it is their reality that counts. Our research carried out the subjective approach where it examined the realities of poverty through the “eyes of the poor”.

The key aims of our research were to find out how people perceive poverty, their perceptions of own-poverty, their responses to these, livelihood diversification strategies and their QOL. The central research question was “Why poor are poor?” and the main aim of the research was to make a comparison between the QOL of the poor and the non-poor. Thus, the main focus of this dissertation is to explore how people perceive the causes of Poverty and what is their QOL.

9.2 Summary of Research Findings

The dissertation started with various views about the dimension of poverty and found that poverty is a multi-dimensional concept and only attention on low income as a narrow dimension of poverty is no longer tenable (Narayan, 2000). The research found that income is not the only measurement of poverty (Nayak, 2012, Nayak & Biswal, 2013 & Nayak, et al., 2014). This further demonstrates that people have many experiences of deprivation and lack of income is just a part of it (Ohio, 2012). The present research has followed the subjective approach which examines the perceptions of poverty in an abstract sense

as well as perceptions of own-poverty (Ichoku, 2010, Howe et al., 2010 Davids, 2010 & 2012). Thus, a whole the thesis is concerned with the broad participation of poor people. It seeks to demonstrate that poverty reduction programs are much likely to reflect poor people's priorities and reach their goals when these programs are designed and executed with a high participation of poor. We consider people's perceptions of the causes of poverty as important, because they are likely to have significant implications for poor people themselves, especially in terms of their involvement in poverty eradication initiatives and projects. We therefore anticipate that this study will make a valuable contribution towards the fight against poverty. Thus, in order to make the dissertation practically viable, a fundamental aim was to demonstrate poverty through the "eyes of the poor" (Kadgi et al., 2007, World Bank, 2004, Davids, 2013 & Ige, 2012). In order to know the difference between the perception towards the causes of poverty, between those who develop the poverty eradication strategies and for whom the strategies are developed, a comparative analysis of the perception of the causes of poverty between the poor and the non-poor is of more interest in the dissertation. For this, the poor and the non-poor are segregated on the basis of socio-economic and demographic variables; where basically the slum dwellers are characterized as poor and the settled mass as the non-poor. Further, the research also aimed to evaluate the QOL of the sampled population and also a comparative study was made between the poor and the non-poor regarding their QOL. The literature review found very few Indian studies on perception of the causes of poverty. As a result, we had to build our research design and methods mostly on international studies particularly from Europe, Africa and the United States. Despite these constraints, we believe that the research methodology is unprecedented and invaluable for furthering research on perceptions of the causes of poverty within India and particularly Odisha. Both the qualitative and quantitative research techniques were used for the purpose of analysis. Through graphical analysis a difference in household characteristics, housing characteristics, possession of assets and support system provided by the government and others is found between the poor and non-poor. The most interesting part of this analysis is that it unfolds the reasons behind immigration to Rourkela and reveals the areas from where maximum population migrates Rourkela. A higher percentage of poor from West-Bengal migrates Rourkela for the purpose of job. In fact hundred percentage migrations among the poor is all because of job search. Whereas, in case of non-poor, a higher percentage of population migrates from Kendrapada, which is also for the job and also for easy availability of basic requirements. From this it is sure that people perceive Rourkela to be the area where there is job opportunity, for which they leave their native and settles at Rourkela. But, still there is unemployment, slums and poverty. To find out the reason behind this question the dissertation has followed some statistical analysis to provide an answer as why poor are poor.

By using Principal Component Analysis, nine factors towards the perceived causes of poverty were constructed for both the groups (Davids, 2012 & 2013). Then, a comparison

was made between both the groups to ascertain how differently the poor and non-poor perceive the causes of poverty. The findings revealed that the poor perceive the Fatalistic factors the most as the causes of poverty and the non-poor perceive the Attitudinal factors the most. After this, a linear regression model is employed to assess the influence of various socio-economic and demographic variables on perception of the causes of poverty. We found that the type of respondent (poor or non-poor) plays an important role in influencing the perception of the causes of poverty.

Then the focus was made on assessing QOL for both the groups, using WHOQOL-BREF. Likewise, a comparison was made between the QOL of poor and QOL of non-poor to find any significant differences. There was difference in QOL between both the groups, but, surprisingly, the Environmental domain of QOL weighed high for the poor than the non-poor. The dissertation focused on the influence of various socio-economic & demographic variables on QOL and found out that being poor or non-poor, i.e. the type of respondents have an influence on QOL.

Besides analyzing the perception towards the causes of poverty and QOL differently, the dissertation has analyzed these two items jointly. In order to show the influence of perception of the causes of poverty on QOL, linear regression model is employed where the sample is 700 (both poor and non-poor). From among all the nine factors of the perception towards the causes of poverty, the Fatalistic, the Attitudinal and the Political factors influence the Physical domain, Environmental domain, Psychological domain and the Overall QOL. Whereas, the Fatalistic factor has a greater influence on QOL as compared to the above mentioned two factors. By using Pearson's Correlation method, it was found that, the Physical and the Psychological domains are highly correlated to each other, whereas, the Physical and the Environmental domain are correlated the least. By using the same technique, correlation between the factors of the perception of the causes of poverty is also evaluated. A blend of both positive and negative correlation is found. The Wrong Policies and the Governance Problem are having the highest positive relation and the Attitudinal and the Social factor are having the least correlation. Whereas, the Fatalistic and Political factor are having the highest negative correlation and the Attitudinal and the Individualistic (external) are correlated the least. One of the major findings of the research is the assessment of correlation between the perceived causes of poverty and the QOL. Here also, both the positive and negative relation is found. The Psychological domain and the Fatalistic factor are highly and positively correlated, whereas, the Psychological domain and the Political factor are highly but negatively correlated. The Overall health and the Social domain are not influenced by any of the factors of the causes of poverty.

After the quantitative analysis, the thesis has followed the qualitative analysis to assess the perception of both the poor and the non-poor towards the income, children and their interpersonal relationships. Very interestingly a 43% of the non-poor perceive their income to be just sufficient and 46.2% of the poor perceive it just sufficient, which is more than the

non-poor. From the analysis it is found that the poor live in present and perceive consumption as the best way out to spend their income, without setting any priorities. Money as a whole cannot reduce poverty, but a better management of the available resource can somewhat reduces poverty. The poor ones still have the conservative attitude towards having a male child and education of the children hardly matters to them as compared to the non-poor. Male dominancy is the predominant culture of the poor, where, the non-poor families perceive both husband and wife are the pillars of the family.

Thus, the research is a baby step towards understanding the causes of poverty beyond income, consumption, expenditure or other objective approaches. The thesis is a success in describing and analyzing the people's understanding of the dimensions and causes of poverty. Qualitative and participatory approaches to research in poverty, as demonstrated in the thesis, are important in determining the extent and nature of impact of poverty on the poor since these are different from quantitative income statistics provided by the government authority. Last but not the least, the results of the thesis has its own effectiveness in the reduction of the poverty.

9.3 Policy Implication

The study was set out to explore the concept of perceived causes of poverty and Quality of Life and has identified the nature and form of poverty, the reasons why poor are poor, the type, the extent and resources required to evaluate the Quality of Life. The study has also sought to know whether the perceived causes of poverty can result in effective poverty reduction, particularly amidst plenty. In fact, there are several key findings that can be drawn from the present study which may contribute to our understanding towards the perceived causes of poverty and Quality of Life. However, the study opines that in order to cure poverty in real terms, the real cause of poverty should be diagnosed. Because poverty varies from place to place and from person to person, income and associated terms generally adopted by the Government to comprehend poverty will suppress or hide the disease rather than curing or reducing it. It is important to know whether poverty is an individual failure or a structural crisis or a fatal cause. If it is an individual failure, the Government should undertake certain motivational programs to break better use of human resources to fight against poverty. If it is a structural crisis, then the Government should find out the drawbacks in its plans and policies and should study in-depth the reasons behind them. If poverty is perceived as a fatal cause, then some behavioral or attitudinal modification programs should be undertaken to reason out that the best utilization of the human capital can reduce poverty. The study also implies that it is always not the material or the social status that quantifies Quality of Life. In fact, Quality of Life is a perceptual difference, how an individual perceives his life. And most importantly, the research suggests that every poverty eradication or reduction strategies should follow both the qualitative as well as the quantitative outlays to best understand the

cause of poverty. More specifically, the study recommends program that focus on peoples' exposure to the poor and poverty. The results presented in this dissertation provide a step in a new direction of how to measure people's own perception of the causes of poverty. It is a belief that this approach will ultimately help improve the future performance of India Government with regard to poverty eradication. The result should not be construed as an authoritative view on poverty eradication on its own. The scope of this dissertation does not allow space to comment on all the strategies of Government. Thus, it is emphasizes that the results should be taken as complementing to other poverty eradication initiatives and programs. It is against this background that the recommendations are presented with a hope of planning poverty eradication strategies in India and improving the Quality of Life of Indians.

9.4 Contribution of the Research Work

Basically, the research is an initiative in the field of poverty. The research hints that something beyond income, consumption and expenditure can be thought towards assessing poverty. A very limited study has been made, where the poor have directly been consulted towards their perceptions for the causes of poverty, and basically not in Indian context. Adding feather to the cap, a comparison between the poor and non-poor have very synthesizedly demonstrated the importance of the perception towards the causes of poverty. The literature explains, in fact no studies have been made where, both the perception of the causes of poverty and QOL have been examined jointly on both the poor and the non-poor. The research has also extended some scope where it can be said that money is always not the way to be happy or increase the quality of life, but rather, it is the perception of the individual how happy he can be with the limited resources.

9.5 Limitation of the Study

The research was more challenging during the course of collection of data. Basically in India, people feel reluctant to give any information regarding their economic status and personal information. There was always an expectation of some monetary reward for answering the research questions. The respondents were impatient after certain level, and it was difficult to make them focused on the survey. In fact, many approached respondents completely denied to give any information for which next respondent was selected. This study takes into consideration only self-reported cases. The study is limited to Rourkela only, which can be extended to other parts for future studies. Another limitation of the study is the way for classifying the poor and non-poor, where only socio-economic and demographic variables have been used.

9.6 Future Research Possibilities

As the research is an initiative towards making a comparative study on poor and non-poor's perception of the causes of poverty, the study is limited to a sample of Rourkela city only. Further studies can aim at making a cross-state or cross-country analysis to get a robust finding. For an easier and convenient way of differentiating poor and non-poor we have used only the socio-economic & demographic variables. Future studies can be made using the objective measures to differentiate the poor and non-poor. Again the study is limited to WHOQOL-BREF in assessing the QOL. Other methods of measuring the QOL can be made in future studies.

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Appendix A: “Poor People Are Poor Because”

1	They lack the ability to manage money.
2	They waste their money on inappropriate items.
3	They do not actively seek to improve their lives/ Laziness.
4	They don't believe in savings and investment of wealth
5	Loose morals among the poor
6	Lack of skill
7	Frequent sickness and unwilling to earn more
8	Lack of education and information
9	They are exploited by rich people
10	The society lacks social justice.
11	Distribution of wealth in the society is uneven.
12	They lack opportunities due to the fact that they live in poor families.
13	Applying for social benefits is too complicated and there is too much bureaucracy.
14	Government corruption
15	Government's inefficiency and incompetence
16	Government's education policy does not meet the needs of the society
17	Government's difficulty to provide health services
18	Government's difficulty to provide jobs
19	Government's policy add to the suffering of the poor
20	They have bad fate.
21	They have encountered misfortunes
22	They lack luck.
23	They are born inferior

Appendix B: Computation of Domain Scores

Steps	SPSS syntax for carrying out data checking, cleaning and computing total scores
Check all 26 items from assessment have a range of 1-5	<p>RECODE Q1 Q2 Q3 Q4 Q5 Q6 Q7 Q8 Q9 Q10 Q11 Q12 Q13 Q14 Q15 Q16 Q17 Q18 Q19 Q20 Q21 Q22 Q23 Q24 Q25 Q26 (1=1) (2=2) (3=3) (4=4) (5=5) (ELSE=SYSMIS).</p> <p>(This recodes all data outside the range 1-5 to system missing.)</p>
Reverse 3 negatively phrased items	<p>RECODE Q3 Q4 Q26 (1=5) (2=4) (3=3) (4=2) (5=1).</p> <p>(This transforms negatively framed questions to positively framed questions.)</p>
Compute domain scores	<p>COMPUTE PHYS=MEAN.6 (Q3, Q4, Q10, Q15, Q16, Q17, Q18)*4. COMPUTE PSYCH=MEAN.5 (Q5, Q6, Q7, Q11, Q19, Q26)*4. COMPUTE SOCIAL=MEAN.2 (Q20, Q21, Q22)*4. COMPUTE ENVIR=MEAN.6 (Q8, Q9, Q12, Q13, Q14, Q23, Q24, Q25)*4.</p> <p>(These equations calculate the domain scores. All scores are multiplied by 4 so as to be directly comparable with scores derived from the WHOQOL-100. The '.6' in 'mean.6' specifies that 6 items must be endorsed for the domain score to be calculated.)</p>
Transform scores to a 0-100 scale	<p>COMPUTE PHYS= (PHYS-4)*(100/16). COMPUTE PSYCH= (PSYCH-4)*(100/16). COMPUTE SOCIAL= (SOCIAL-4)*(100/16). COMPUTE ENVIR= (ENVIR-4)*(100/16).</p>
Delete cases with >20% missing data	<p>COUNT TOTAL=Q1 TO Q26 (1 THRU 5).</p> <p>(This command creates a new column 'total'. 'Total' contains a count of the WHOQOL-BREF items with the values 1-5 that have been endorsed by each subject. The 'Q1 TO Q26' means that consecutive columns from 'Q1', the first item, to 'Q26', the last item, are included in the count. It therefore assumes that data is entered in the order given in the assessment.)</p> <p>SELECT IF (TOTAL>=21). EXECUTE.</p> <p>(This second command selects only those cases where 'total', the total number of items completed, is greater than or equal to 80%. It deletes the remaining cases from the dataset.)</p>

Appendix C: Respondent Selection Procedure

Stage 3: Respondent selection procedure and household roster

There were four basic steps in the respondent selection procedure:

Step 1: Number of households at visiting point When I arrived at the designated visiting point, introduced myself and explained the purpose of the survey to an adult member living at the visiting point. At the same time, I asked the adult person how many households there are at the visiting point. This was normally complicated and I made it sure that the person I was speaking to, understands exactly what I mean when I talk of "household". The number of households at the visiting point was then recorded on the questionnaire.

Step 2: Number of people 18 and older at visiting point Next, I had to determine the number of persons at the visiting point who are 18 and more than 18 but less than 60 years.

Step 3: Listing the names of all the people 18 years and older but less than 60 years Having determined the number of people 18 and more than 18 but less than 60 years, I listed the names of these people on the questionnaire.

Step 4: Selection of the interview respondent Once I completed the list of names, a Kish grid was used to select the respondent. The grid is a tool that was developed to allow for the random selection of respondents. There are two pieces of information that fieldworkers need in order to implement the respondent selection procedure. Firstly, the last two digits of the four-digit questionnaire number from the cover page of the questionnaire. If the questionnaire number is 0022, the number that I required is 22. If the questionnaire number happens to be 0410, then the number would be 10. These numbers are listed 1-100 in the first four columns of the grid. The second piece of information a fieldworker requires is the total number of persons at the visiting point aged 18 but less than 60 years. This number (of persons) forms the first row of numbers in the grid. The number at the intersection of the relevant column and row in the grid is the number of the respondent as found in the table of names in

Appendix 2 This would be the person that a fieldworker would subsequently go and interview. If a respondent was unwilling to participate I tried to motivate the person to participate. If the respondent still refused to participate then I selected at random a neighboring household close to the one at which the refusal was encountered. If the selected respondent was not at home I revisited the household at least 3 times. In many cases I made an appointment with someone from the selected respondent's household if the selected respondent was not at home at the time of the first visit.

Appendix D: Respondent Selection Procedure

Questionnaire Format: Respondent Selection Procedure

Name of Interviewer

RESPONDENT SELECTION PROCEDURE

Number of members at visiting point

Number of persons 18 years and older at visiting point

Please list all persons at the visiting point/on the stand who are 18 years and older but less than 60 years. Once this is completed, use the Kish Grid on next page to determine which person is to be interviewed.

Names of Persons Aged 18 and Older	
01	
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
15	

Name of the Respondent:
Address of the Respondent:
Telephone No.:

Appendix E: Kish Grid

Number of Questionnaire				NUMBER OF PERSONS FROM WHICH RESPONDENTS MUST BE DRAWN																								
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
1	26	51	76	1	1	1	3	2	4	1	3	5	8	6	5	12	10	1	6	8	7	19	19	13	21	13	24	25
2	27	52	77	1	2	3	4	3	1	2	2	3	4	8	3	7	2	5	14	4	15	4	8	6	16	14	22	19
3	28	53	78	1	1	2	1	4	2	7	6	9	3	5	1	2	1	3	11	7	10	16	16	10	5	2	2	3
4	29	54	79	1	2	3	2	1	3	5	8	6	2	4	2	4	8	11	10	16	6	9	10	15	11	12	11	18
5	30	55	80	1	1	1	4	5	6	3	5	7	5	9	8	14	3	2	13	5	18	1	4	1	20	11	5	24
6	31	56	81	1	2	2	2	3	5	7	7	8	7	1	4	9	14	8	2	7	17	14	12	14	22	10	3	14
7	32	57	82	1	2	1	1	4	1	4	1	4	6	3	6	5	7	13	9	2	3	13	14	8	2	7	20	4
8	33	58	83	1	1	2	3	2	5	1	4	2	1	7	10	6	5	4	15	10	5	2	13	4	17	5	17	8
9	34	59	84	1	1	3	2	5	6	2	2	1	9	10	1	10	4	6	6	1	9	10	1	5	6	9	1	12
10	35	60	85	1	2	2	4	1	3	3	6	9	10	11	12	3	9	15	7	8	11	6	3	9	4	3	10	1
11	36	61	86	1	1	1	3	1	4	5	3	1	6	2	9	13	11	14	4	11	4	15	15	17	1	1	23	2
12	37	62	87	1	2	3	1	3	2	7	5	6	5	7	7	8	6	10	3	3	1	12	20	7	13	22	12	16
13	38	63	88	1	1	2	1	5	3	6	4	3	4	6	2	11	13	12	1	15	8	7	2	12	15	21	13	7
14	39	64	89	1	2	3	2	4	1	4	7	8	2	5	6	11	12	9	16	13	16	11	18	18	14	16	18	23
15	40	65	90	1	2	1	4	2	4	3	8	7	7	11	1	3	5	7	12	14	13	8	17	20	19	20	19	11
16	41	66	91	1	1	3	3	1	6	5	1	5	9	10	3	2	11	13	8	12	12	5	6	21	8	8	4	15
17	42	67	92	1	1	2	2	3	4	2	6	2	3	2	12	5	2	10	13	5	8	18	9	16	10	17	16	20
18	43	68	93	1	2	1	4	2	6	4	1	4	8	9	10	7	9	3	12	12	9	7	20	19	9	19	21	13
19	44	69	94	1	2	2	1	3	5	2	8	9	10	4	9	8	13	1	1	14	10	19	10	11	18	15	7	6
20	45	70	95	1	1	3	2	5	4	1	3	8	1	3	8	6	6	9	5	7	13	4	15	1	4	22	15	21 9
21	46	71	96	1	1	1	2	5	1	7	2	3	2	1	11	4	7	5	3	2	1	3	12	18	5	19	14	
22	47	72	97	1	2	1	3	1	3	2	6	2	1	8	7	1	4	2	11	8	2	17	4	17	21	16	3	5
23	48	73	98	1	2	3	4	2	2	6	7	7	8	3	4	9	3	6	2	11	11	16	2	8	11	23	6	22
24	49	74	99	1	1	2	1	4	6	3	5	5	3	1	5	13	1	14	8	14	6	15	9	14	3	6	9	17
25	50	75	100	1	1	2	3	3	2	4	6	4	7	5	3	12	12	12	4	6	2	17	11	2	12	4	8	10



**NATIONAL INSTITUTE OF TECHNOLOGY
ROURKELA-769008**

QUESTIONNAIRE FOR THE DOCTORAL RESEARCH WORK

IDENTIFICATION							
District	:						
Tehsil/ Block	:						
Gram Panchayat	:						
PSU No	:						
Village Name	:						
PSU population per 2001 census	:						
Name of the head of the household :							
Address:							
Interview date	:						
	<table border="1"><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>						

APPENDIX-1

APPENDIX-1

CONSENT FORM FOR RESPONDENT

Hello, my name is Ms. Antarjeeta Nayak, and I am from Department of Humanities and Social Sciences, National Institute of Technology, Rourkela. I am here to ask people from your community to answer a few questions, which I hope will benefit your community and possibly other communities in the future.

I am undertaking this work as the part of my Doctoral work. My research work is focused on the attitudes and perceptions of Rourkela citizens about issues surrounding poverty and examining their quality of life. In other words, my research work is based on how people perceive the causes of poverty, perceptual differences, and factors affecting the perceptions and to measure the nature and extent of poverty and the quality of life.

I have randomly chosen you and your household as one of my sample of 500 nationally and requesting one member of your household who is 18 years and older, to respond to a few questions. I am doing this among various groups of people, such as people living in slums and on settled residents.

You are not being forced to take part in this study and the choice whether to participate or not are yours alone. However, I would really appreciate it if you do share your thoughts with us. If you choose not to take part in answering these questions, you will not be affected in any way whatsoever. If you agree to participate, you may stop me at any time and tell me that you don't want to go on with the interview. If you do this there will also be no penalties and you will NOT be prejudiced in ANY way.

The information will remain confidential and there will be no negative consequences from the answers you give. Researchers may conduct random back-checks to check whether I have interviewed you and recorded your responses accurately. The interview will last between 20 and 30 minutes. I will be asking you a few questions and ask that you are as open and honest as possible in answering these questions. Some questions may be of a personal and/or sensitive nature. I will be asking some questions that you may not have thought about before, and which also involve thinking about the past or the future. We know that you cannot be absolutely certain about the answers to these questions but we ask that you try to think about these questions. When it comes to answering questions there are no right and wrong answers.

Contact persons:

Research Scholar	Ms. Antarjeeta Nayak
Supervisor	Prof. Jalandhar Pradhan

INFORMED CONSENT FORM

I hereby agree to participate in the Survey. I understand that I am participating freely and without being forced in any way to do so. I also understand that I can stop this interview at any point should I not want to continue and that this decision will not in any way affect me negatively.

I understand that this is a research project whose purpose is not necessarily to benefit me personally.

I have received the telephone number of a person to contact should I need to speak about any issues that may arise in this interview.

I understand that this consent form will not be linked to the questionnaire, and that my answers will remain confidential.

.....
Signature of participant

Date:.....

SECTION-1:HOUSEHOLD SCHEDULE

SECTION-1:HOUSEHOLD SCHEDULE

Sl. No.	Name {Start With Head Of House Hold HoHH	Relation with HoHH	Sex (Male-1/Female-2)	Age*	Marital Status	Educational Qualification	Main Occupation	Subsidiary Occupation	Current Annual Income (Rs)
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									

* Enter the completed age (for less than one year age = 00, 98 years and above =98) or Date of birth after verifying records

Codes used:

Relationship with HoH (Column 3):

Self-HoHH-(1)

Spouse-(2)

Father-(3)

Mother-(4)

Father-in-law-(5)

Mother-in-law-(6)

Uncle-(7)

Aunt-(8)

Brother Brother-in-law-(9)

Sister/Sister-in-law-(10)

Son/Son-in-law-(11)

Daughter/Daughter-in-law-(12)

Nephew-13/Niece-(14)

Own grandchildren-(15)

Sibling's grandchildren-(16)

Cousin(brother)-(17)

Cousin (sister)-(18)

Live-in domestic help-(19)

Others(specify)-(20)

Marital Status (Column 6):

Married- (1),

Unmarried -(2),

Divorcee -(3),

Widow/Widower- (4),

Separated/Deserted- (5)

Educational Qualification (Column 7):

Illiterate- (1);

Literate- (2);

Primary- (3);

Middle- (4);

Matriculate- (5);

Intermediate- (6);

Graduate and above- (7);

Professional qualification

(Specify)- (8)

Other (Specify)- (9)

Occupation (Column 8 & 9):

Cultivation-(1)

Dairy-(2)

Fishery-(3)

Animal rearing-(4)

DailyWages-Agricultural

Labourer-(5)

Skilled Wage Labourer-(6)

Semi or Unskilled Wage

Labourer-(7)

Service-Private Sector-(8)

Service-Government-(9)

Trade/Business-from fixed

premises-(10)

Owner of SSI/Cottage Industry-

(11)

Other Self-employed-(12)

Professionals-(13)

Household Industry-(14)

Artisan-(15)

Vendor(Cycle/Pheri wala)-(16)

Others (Specify)-(17)

SECTION-1:HOUSEHOLD SCHEDULE

Sl no.			
Q-101	What is your Caste/Tribe?	ST01 SC.....02 OBC.....03 GENERAL.....04	} Go to Q-103
Q-102	If ST, name of the tribe		
Q-103	What is your Religion?	Hindu.....01 Muslim.....02 Christian.....03 Other.....04	
Q-104	Types of Family Structure?	Single headed.....01 Nuclear02 Joint03 Extended04	
Q-105	What type of house you have?	Pucca.....01 Semi-Pucca.....02 Kutchha.....03 Hut.....04 Temporary.....05	
Q-106	How many rooms are there in house?	One.....01 Two02 Three.....03 Four04 More than four.....05	
Q-107	Do you have sanitation facility in the house?	Yes.....01 No.....02	
Q-108	Do you have a separate room which is used as a kitchen?	Yes.....01 No.....02	
Q-109	Source of cooking? (Main)	Wood.....01 Charcoal.....02 Kerosene.....03 Cow dung.....04 Gas.....05 Electricity.....06	
Q-110	Where are you getting source drinking water?	Tube well.....01 open well.....02 Spring/ stream.....03 pond.....04 Piped water/ Tap.....05 Tanker/ Truck.....06	
Q-111	Where are you getting of lighting?	Electricity.....01 Kerosene.....02 Solar03 Gas.....04 Other.....05	

SECTION-1:HOUSEHOLD SCHEDULE

Q-112	What items does your household have?	<p align="right">Yes=1 No=2</p> <p>Household electrification..... 1 2</p> <p>Ownership of a</p> <p>Mattress.....1 2</p> <p>A pressure cooker.....1 2</p> <p>A chair.....1 2</p> <p>A cot/bed.....1 2</p> <p>A table.....1 2</p> <p>An electric fan.....1 2</p> <p>A radio /transistor.....1 2</p> <p>A black and white television.....1 2</p> <p>A color TV.....1 2</p> <p>A sewing machine.....1 2</p> <p>A mobile telephone.....1 2</p> <p>Any other phone.....1 2</p> <p>A computer.....1 2</p> <p>A refrigerator.....1 2</p> <p>A watch.....1 2</p> <p>A bicycle.....1 2</p> <p>A motorcycle or scooter.....1 2</p> <p>An animal drawn cart.....1 2</p> <p>A car.....1 2</p> <p>A water pump.....1 2</p> <p>A thresher.....1 2</p> <p>A tractor.....1 2</p> <p>Ownership of a bank or post-office account -----1 2</p>													
Q-113	Does this household own any agricultural land?	<p>Yes01</p> <p>No02</p>	<p>Go to Q- 116</p>												
Q-114	If yes, size of land	<p>Irrigated land (in acres):_____</p> <p>Non-irrigated land (in acres):_____</p>													
Q-115	How much land is used for cultivation?	<p>Irrigated land (in acres):_____</p> <p>Non-irrigated land (in acres):_____</p>													
Q-116	Which livestock dose the household own?	<table border="1"> <thead> <tr> <th></th><th>Total in numbers</th></tr> </thead> <tbody> <tr><td>Cow</td><td></td></tr> <tr><td>Buffalo</td><td></td></tr> <tr><td>Goat</td><td></td></tr> <tr><td>Sheep</td><td></td></tr> <tr><td>Pig</td><td></td></tr> </tbody> </table>		Total in numbers	Cow		Buffalo		Goat		Sheep		Pig		
	Total in numbers														
Cow															
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Sheep															
Pig															

SECTION-1:HOUSEHOLD SCHEDULE

		<table border="1"> <tr><td>Cow</td><td></td></tr> <tr><td>Buffalo</td><td></td></tr> <tr><td>Goat</td><td></td></tr> <tr><td>Sheep</td><td></td></tr> <tr><td>Pig</td><td></td></tr> <tr><td>Bullock</td><td></td></tr> <tr><td>poultry</td><td></td></tr> <tr><td>Others (Specify.....)</td><td></td></tr> </table>	Cow		Buffalo		Goat		Sheep		Pig		Bullock		poultry		Others (Specify.....)		
Cow																			
Buffalo																			
Goat																			
Sheep																			
Pig																			
Bullock																			
poultry																			
Others (Specify.....)																			
Q-117	Is this house classified under BPL (below poverty line) criteria?	Yes01 No02																	
Q-118	Do you have BPL cards?	Yes01 No.....02	Go to Q-120																
Q-119	If yes, are you availing the benefits under the scheme?	Yes , Fully.....01 Yes, Partially.....02 No.....03																	
Q-120	Do you have NSBY (National Swasthya Bima Yojna) card?	Yes01 No.....02	Go to Q-122																
Q-121	Are you benifited by this card?	Yes01 No.....02																	
Q-122	Any member of household working under (MGNREGA)	Yes, Fully.....01 Yes, Partially.....02 No.....03																	
Q-123	Facilities obtained from govt	Yes=-1 No=2 Job Card.....1 2 Antodaya/Annapurna 1 2 Old age pension..... 1 2 Rajiv Gandhi bidyut yojana.....1 2 Others.....1 2																	
Q-124	What type of residence is yours? (Interviewer's view)	Urban Informal (Slum) -----1 Urban Formal (Settled) ----- 2																	

SECTION-2: INDIVIDUAL QUESTIONNAIRE

SECTION-2: INDIVIDUAL QUESTIONNAIRE

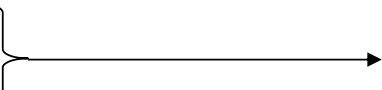
Q-201	Line number of the respondent	<input type="text"/> <input type="text"/>	
Q-202	Record sex as observed	Male.....01 Female02	
Q-203	How old are you? In Years	<input type="text"/> <input type="text"/>	
Q-204	Your current marital status?	Married.....01 Unmarried.....02 Separated.....03 Widowed/04 Widower.....05 Divorced.....06 Cohabiting.....07	
Q-205	What is the highest level of education that you have completed?	No formal schooling.....01 Less than primary school02 Primary school completed.....03 Secondary school completed.....04 High school completed.....05 College/ pre-university/ university completed.....06 Post graduate degree completed.....07	
Q-206	What is your current job?	Government employee.....01 Non-government employee.....02 Self employed.....03 Employer.....04 Daily wage laborer.....05 Not working for pay.....06 Not working.....07	} → Go to Q-208
Q-207	What is the main reason you are not working/ not working for pay?	Homemaker/ caring for family.....01 House wife.....02 Looked but can't find a job.....03 doing unpaid work / voluntary activities.....04 Studies / training.....05 Retired / too old to work.....06 Ill health.....07 Others.....08	
Q-208	Is Rourkela your birth place?	Yes.....1 → No.....2}	Go to Q-211
Q-209	If Rourkela is not your birth place, then where is your birth place?		
Q-210	If you are not born at Rourkela, then why Rourkela is a choice to settle or migrate?	In search of job ----- 1 Place near to your birth place ----- 2 Family disintegration ----- 3 Due to natural calamity at birth place ----- 4 Easy availability of basic requirements ----- 5	

Q-211	Education plays a major role in getting a job	Strongly Agree -----1 Agree -----2 Strongly Disagree -----3 Disagree -----4	
A. <u>PERCEPTION TOWARDS INCOME</u>			
Q-A.212	What is your monthly expenditure?		
Q-A.213	Do you think that the total income of the family is?	Sufficient -----1 Just sufficient -----2 More than sufficient -----3 Not sufficient -----4 Enough -----5	
Q-A.214	What is the major area where you mostly spend your income?	Consumption -----1 Investment -----2 Savings -----3 Health/ Medicine -----4 Education of Children -----5	
Q-A.215	In your opinion which option can best reduce the poverty?	A permanent job with medium salary -----1 A job on contractual basis -----2 Unemployment doles by the govt. -----3 One time getting Rs. 50,000 in cash -----4	
Q-A.216	How would you like to spend your extra income?	<div style="text-align: right;"><u>YES-1 NO-2</u></div> Invest it in some venture to earn something in future ---1 2 Go for savings -----1 2 Plan something for the children's future -----1 2 Use it for consumption -----1 2 If any other, Specify -----	
B. <u>PERCEPTIONTOWARDS CHILDREN</u>			
Q-B.217	If you are given an option for your child, which one would you prefer?	Sending him to school/college/university -----1 Sending him to work with a payment -----2 Helping father at his work -----3 Helping mother at household chores -----4	
Q-B.218	Do your children feel happy going schools?	Yes ----- 1 No ----- 2	

SECTION-2: INDIVIDUAL QUESTIONNAIRE

Q-B.219	What is the type of school that your children go?	English medium private school -----1 Odia medium Private school -----2 Odia medium govt. school -----3 English medium govt. school -----4 They do not go to school -----5	
Q-B.220	Do you ever think that in comparison to other children, your children lack the basic amenities of education?	Sometimes -----1 Yes -----2 No -----3 Not really but partially -----4	
Q-B.221	What is the basic feature of the school, to which you send your child?	Good teacher and teachings -----1 Near to your resident -----2 Mid-day meal -----3 Tuition fees are less -----4 Free of cost education -----5 Other(specify) -----6	
Q-B.222	Do your children have interest in studies?	Yes -----1 → No -----2	Go to Q.B.225
Q-B.223	If No, then what is the problem, why do they lack the interest?	The near-by children who don't let them study -----1 Don't have good books -----2 Spend most of the time playing and roaming -----3 After school they spend time in household chores -----4 If others,(specify) -----5	
Q-B.224	If you find that your child is having no interest in studies and is failing in class exams, then what steps will you take?	Will stop him/her to school -----1 Will consult his/her teachers -----2 Will send him/her to extra classes/tuitions -----3 Will guide him/her thoroughly along with the tuitions -----4	
Q-B.225	Have you ever heard your child saying slangs?	Never -----1 → Rarely -----2 Sometimes -----3 Often -----4 Always -----5	Go to Q.B.227
Q-B.226	If Yes, from where did they learn it?	School -----1 Local children -----2 Family members -----3 All of the above -----4	

SECTION-2: INDIVIDUAL QUESTIONNAIRE

Q-B.227	Do you guide your children in studies?	Never -----1 Rarely -----2 Sometimes -----3 Often -----4 Always -----5		Go to Q.B.229
Q-B.228	If No, then why?	Don't have enough time -----1 They don't obey -----2 Go for tuitions -----3 Don't have enough knowledge or the capability to guide them -----4		
Q-B.229	Do you send your children for tuitions?	Yes -----1 No -----2		
Q-B.230	Have you ever interacted with your children's teachers? (About your child's performance, lacunas, teacher's efficiency, etc.....)	Never -----1 Almost never/Rarely -----2 Sometimes -----3 Almost every time -----4 A great deal -----5		
Q-B.231	Do you maintain a medical record of your child's health?	Yes -----1 No -----2		
Q-B.232	What will be your first step if you find your child is having high fever?	Will wait for few days for the disease to be cured automatically -----1 Will use home remedies -----2 Will run to the doctor immediately -----3 Will ask others about the remedial act -----4		
C. <u>PERCEPTION TOWARDS FAMILY AND INTERPERSONAL RELATIONSHIPS</u>				
Q-C.233	How would you classify your family	Orthodox/ Conservative -----1 Broad/ Modern -----2		
Q-C.234	In your opinion a family should have how many children?			
Q-C.235	To whom would you give preference?	A Boy Child -----1 A Girl Child -----2 No Difference Between A Girl And A Boy -----3		

SECTION-2: INDIVIDUAL QUESTIONNAIRE

Q-C.236	Who is the major decision maker of the family?	Husband -----1 Wife -----2 Husband and Wife -----3 Or any third person (Specify) -----4	
Q-C.237	Do you think that, if your family background would have been more upgraded, your condition would have been much better?	Yes -----1 No -----2	
Q-C.238	Do you have violence at home?	Never -----1 -----> Rarely -----2 Sometimes -----3 Often -----4 Always -----5	Go to Q.D.242
Q-C.239	Reason of violence?	Too much consumption of alcohol by the male member of the family -----1 In demand of money by the husband from the wife -----2 Dominant nature of the male members -----3 Social pressures -----4 Others if any(specify) -----5	
Q-C.240	Who are the major victims of the violence?	Wife -----1 Children -----2 Old members of the family -----3 Husbands -----4 Neighbors -----5 None -----6	
Q-C.241	If there is violence at home, how do your children suffer?	Go days together starved -----1 Remain unattended -----2 Neglect their school -----3 Socially excluded -----4	

SECTION-3: PERCEPTION OF THE CAUSES OF POVERTY

SECTION-3: PERCEPTION OF THE CAUSES OF POVERTY

Why Poor Are Poor?		Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
1)	They lack the ability to manage money.	1	2	3	4	5
2)	They waste their money on inappropriate items.	1	2	3	4	5
3)	They do not actively seek to improve their lives/ Laziness.	1	2	3	4	5
4)	They don't believe in savings and investment of wealth	1	2	3	4	5
5)	Loose morals among the poor	1	2	3	4	5
6)	Lack of skill	1	2	3	4	5
7)	Frequent sickness and unwilling to earn more	1	2	3	4	5
8)	Lack of education and information	1	2	3	4	5
9)	They are exploited by rich people	1	2	3	4	5
10)	The society lacks social justice.	1	2	3	4	5
11)	Distribution of wealth in the society is uneven.	1	2	3	4	5
12)	They lack opportunities due to the fact that they live in poor families.	1	2	3	4	5
13)	Applying for social benefits is too complicated and there is too much bureaucracy.	1	2	3	4	5

SECTION-3: PERCEPTION OF THE CAUSES OF POVERTY

14)	Government corruption	1	2	3	4	5
15)	Government's inefficiency and incompetence	1	2	3	4	5
16)	Government's education policy does not meet the needs of the society	1	2	3	4	5
17)	Government's difficulty to provide health services	1	2	3	4	5
18)	Government's difficulty to provide jobs	1	2	3	4	5
19)	Government's policy add to the suffering of the poor	1	2	3	4	5
20)	They have bad fate.	1	2	3	4	5
21)	They have encountered misfortunes	1	2	3	4	5
22)	They lack luck.	1	2	3	4	5
23)	They are born inferior	1	2	3	4	5

SECTION-4: QUALITY OF LIFE

Instructions

This questionnaire asks how you feel about your quality of life, health and other areas of your life. Please answer all the questions. If you are unsure about which response to give to a question, please choose the ONE that appears most appropriate. This can often be your first response.

Please keep in mind your standards, hopes, pleasures and concerns. We ask that you think about your life in the last two weeks.

Q-401	How would you rate your quality of life	Very Good -----1 Good -----2 Neither Good nor Bad -----3 Bad -----4 Very Bad -----5	
Q-402	How satisfied are you with your health?	Very Satisfied -----1 Satisfied -----2 Neither Satisfied nor Dissatisfied -----3 Dissatisfied -----4 Very Dissatisfied -----5	
Q-403	How much do you feel that pain prevents you from doing what you need to do?	An Extreme Amount -----1 Very Much -----2 A Moderate Amount -----3 A Little -----4 Not at All -----5	
Q-404	How much do you need medical treatment to function in your daily life?	An Extreme Amount -----1 Very Much -----2 A Moderate Amount -----3 A Little -----4 Not at All -----5	
Q-405	How much do you enjoy life?	An Extreme Amount -----1 Very Much -----2 A Moderate Amount -----3 A Little -----4 Not at All -----5	
Q-406	To what extent do you feel life to be meaningful?	Extremely -----1 Very Much -----2 A Moderate Amount -----3 A Little -----4 Not At All -----5	
Q- 407	How well are you able to concentrate?	Extremely -----1 Very Much -----2 A Moderate Amount -----3 A Little -----4 Not At All -----5	
Q-408	How safe do you feel in your daily life?	Extremely -----1 Very Much -----2 A Moderate Amount -----3 A Little -----4 Not At All -----5	

Q-409	How healthy is your physical environment?	Extremely -----1 Very Much -----2 A Moderate Amount -----3 A Little -----4 Not At All -----5	
Q-410	Do you have enough energy for everyday life?	Completely -----1 Mostly -----2 Moderately -----3 A little -----4 Not At All -----5	
Q-411	Are you able to accept your bodily appearance?	Completely -----1 Mostly -----2 Moderately -----3 A little -----4 Not At All -----5	
Q-412	To what extent do you have enough money to meet your needs?	Completely -----1 Mostly -----2 Moderately -----3 A little -----4 Not At All -----5	
Q-413	How available to you is the information that you need in your day-to-day life?	Completely -----1 Mostly -----2 Moderately -----3 A little -----4 Not At All -----5	
Q-414	To what extent do you have the opportunity for leisure activities?	Completely -----1 Mostly -----2 Moderately -----3 A little -----4 Not At All -----5	
Q-415	How well are you able to get around?	Very Good -----1 Good -----2 Neither Good nor Bad -----3 Bad -----4 Very Bad -----5	
Q-516	How satisfied are you with your sleep?	Very Satisfied -----1 Satisfied -----2 Neither Satisfied nor Dissatisfied -----3 Dissatisfied -----4 Very Dissatisfied -----5	
Q-417	How satisfied are you with your ability to perform daily living activities?	Very Satisfied -----1 Satisfied -----2 Neither Satisfied nor Dissatisfied -----3 Dissatisfied -----4 Very Dissatisfied -----5	
Q-418	How satisfied are you with your capacity for work?	Very Satisfied -----1 Satisfied -----2 Neither Satisfied nor Dissatisfied -----3 Dissatisfied -----4 Very Dissatisfied -----5	

Q-419	How satisfied are you with yourself?	Very Satisfied -----1 Satisfied -----2 Neither Satisfied nor Dissatisfied -----3 Dissatisfied -----4 Very Dissatisfied -----5	
Q-420	How satisfied are you with your personal relationships?	Very Satisfied -----1 Satisfied -----2 Neither Satisfied nor Dissatisfied -----3 Dissatisfied -----4 Very Dissatisfied -----5	
Q-421	How satisfied are you with your sex/ married life?	Very Satisfied -----1 Satisfied -----2 Neither Satisfied nor Dissatisfied -----3 Dissatisfied -----4 Very Dissatisfied -----5	
Q-422	How satisfied are you with the support you get from your friends?	Very Satisfied -----1 Satisfied -----2 Neither Satisfied nor Dissatisfied -----3 Dissatisfied -----4 Very Dissatisfied -----5	
Q-423	How satisfied are you with the conditions of your living place?	Very Satisfied -----1 Satisfied -----2 Neither Satisfied nor Dissatisfied -----3 Dissatisfied -----4 Very Dissatisfied -----5	
Q-424	How satisfied are you with your access to health services?	Very Satisfied -----1 Satisfied -----2 Neither Satisfied nor Dissatisfied -----3 Dissatisfied -----4 Very Dissatisfied -----5	
Q-425	How satisfied are you with your transport?	Very Satisfied -----1 Satisfied -----2 Neither Satisfied nor Dissatisfied -----3 Dissatisfied -----4 Very Dissatisfied -----5	
Q-426	How often do you have negative feelings, such as blue mood, despair, anxiety, depression?	Always -----1 Very Often -----2 Quite Often -----3 Seldom -----4 Never -----5	